

TORONTO SATURDAY NIGHT.

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•THE+FRONT+PAGE•

LOUIS S. LEVEE, Psychine and the School Board of the city of Toronto are still in the public eye. Following the charges printed in TORONTO SATURDAY NIGHT in its issue of January 28, School Trustee Lewis, seconded by Trustee Noble, presented a resolution asking, in view of the charges which had been made against L. S. Levee, Chairman of the Board, by this journal, that the City Council should forthwith instruct County Judge Winchester to hold an investigation (the School Board not having the necessary authority to authorize such an inquiry). The resolution was carried unanimously, not even being opposed by Mr. Levee himself, who had vacated the chair temporarily.

On Monday last the secretary of the Council read the resolution as received from the Board of Education to assembled members of the City Council. After some discussion, mainly participated in by Alderman McMurrich and Controller Hocken, who took up the cudgels for Mr. Levee, the matter was referred to the Board of Control. On Tuesday of this week the question again came up at the meeting of the Board of Control. Here the matter was tabled for the time being at least—shunted off, as it were, into the future.

TORONTO SATURDAY NIGHT's answer to this lack of action upon the part of the City Council and the Board of Control is further details as to how and when selling agents for Psychine stock did endeavor to sell their wares to school teachers and to a gentleman who had been closely associated with the School Board as a contractor for heating and ventilating apparatus for the public schools.

If exhibits Nos. 1, 2, 3 and 4, published in the issue of January 28, have failed to impress the members of the City Council and the Board of Control with the gravity of the situation and the justice of this journal's demands for a full and free investigation, we would respectfully suggest a careful perusal of page three of this issue.

There has been no attempt and there is no attempt on the part of TORONTO SATURDAY NIGHT to shirk its own responsibilities. This journal is sufficiently able-bodied to take care of itself. We have made certain charges relative to Louis S. Levee, and these charges the courts will give attention to in due time, if Mr. Levee sees fit to proceed with the threatened libel actions.

In any event, these legal proceedings between Mr. Levee and TORONTO SATURDAY NIGHT are entirely aside from the issue which the School Board of Toronto faces. Charges of a grave character have been made against their Chairman. As Trustee Lewis stated when he introduced the resolution, a cloud hangs over the members of the School Board until these charges are either proven or disproven.

Does the School Board of the city of Toronto with these charges standing unanswered against its Chairman, propose to continue its work of voting salary increases thousands at a time? Do the members propose to retire James L. Hughes, the largest psychine stockholder outside of the Levee family on a comfortable life pension? Do the members propose to advance certain teachers and create new positions?

In a word, do the members of the School Board propose to have their every act open to a grave and serious misinterpretation; or do they propose to force the Board of Control to endorse and sanction their unanimous resolution, that this investigation may be made?

IT is becoming every day more evident that the Laurier Government has made a stupid political manoeuvre in attempting to foist upon Canada a reciprocal trade arrangement with the United States without first ascertaining whether a majority of people in this country desire it or not.

As a matter of fact, all great questions of policy should first receive the direct consent of the voter before becoming law. It is argued, of course, that the Ottawa Parliamentarians do represent the electorate, and that as representatives of the people they are carrying out the mandates of their constituents. As a matter of fact, they are doing nothing of the sort. The Liberals at Ottawa back the reciprocity bill because of the commands of their political leaders, while, on the other hand, the Conservatives oppose the measure because it is of Liberal origin; and thus it is that the electorate falls between two stones. Their wishes in the matter are unknown even in a general way.

Much that is false, sophistical and deceptive has been written and spoken upon this measure from both sides. The Tory papers have yelled blue ruin, while the Liberal organs have presented it as the greatest "cure-all" unearthed since the first patent medicine fakir found that working upon the imagination of the people was a profitable business investment.

The advent of this reciprocal agreement upon the statute books at Ottawa—if it is finally passed by our own Government and by the United States Senate—does not mean that we are going over to the United States holsbolus, Champ Clarke (or do you spell it Chump) Representative Bennett and the Tory papers to the contrary notwithstanding. We will, as a matter of fact, go on in the same old way, working our own destiny as part and parcel of the British Empire. The mere fact that all men don't stand on the street corners and yell "I am a British subject and a British subject I will remain," until they are black in the face, does not necessarily mean that the silent ones are the friends of the American Republic and the foes of British institutions. Indeed, I would go so far as to say that there is many a man here, in Canada, to-day who would sacrifice as much as any hysterical calamity yeller to maintain the British connection, but who at the same time has not been interviewed in the daily papers.

Principal Hutton, of Toronto University, in a lecture recently pointed out that patriotism in England goes without saying; that it was not necessary to proclaim it from the housetop; nor was it necessary for an Englishman to wear his heart upon his sleeve. That he is British, that he dearly loves Britain and will remain British is accepted as a matter of course. We would do well here in Canada to take leaf now and again out of the Englishman's book of life. We are too much given to yelling

disloyalty at the fellow who happens to disagree with us on political questions. It is too reminiscent of the old "blood-shirt days" in Pennsylvania, where everybody who voted the Democratic ticket was set down by his Republican adversaries as a traitor of the country, a friend of the South, and a disgrace to the State in which he lived.

Whether the majority of Canadians desire this reciprocity bill to become a law or not is the question, and should remain the question. Let us stick to facts and not go off at a tangent. Accepting these premises, it is obvious then that the first and most important thing is to ascertain whether we favor it or whether we don't. If it is passed and the people are against it, and it looks at the moment as if the majority are against it, then it will be

Jowett, of Carrs Lane Church, Birmingham, England, accepted a call to the Fifth Avenue Presbyterian Church, New York. The salary offered the minister of the New York congregation is \$15,000 per annum, which, as ministerial salaries go in the American Metropolis, is pretty fair. However, the Rev. Mr. Jowett expressed himself as being content with a good deal less, for in a letter accepting the call, he declared that such a sum was beyond his needs. He would, he said, be happy in his work for the equivalent of his former English stipend, which was much more moderate. The reverend gentleman may find that living in New York will exceed the Birmingham limit, and he may conclude later on to accept a "rise," but in the meantime he is to be congratulated upon placing

of its membership—for instance, it is manifestly unjust that the great and growing city of Winnipeg should have only one member in the House of Commons while Quebec city has three and Halifax two. The provinces of Alberta and Saskatchewan are also entitled to more members. Nevertheless, circumstances may force Sir Wilfrid Laurier to go to the country after the present session with the reciprocity treaty as the main issue to be threshed out by the people. There have been rumors that the attitude of the West was not so friendly toward Sir Wilfrid Laurier during his tour of last summer, as the Prime Minister of Canada might be entitled to expect, and no doubt there are advisers about him who from mere political motives would urge that he go to the country before the redistribution of seats when the inevitable increase in Western representation will take effect. Such would, however, be very bad policy. It would be resented by every fair minded man in Ontario; would never be forgiven the Liberal party by the people of the West, and it is hardly probable that it would even be applauded in Quebec, great as have been the efforts of certain agitators to rouse a sentiment against the prairie provinces and their large population of strangers. If it is the intention of Sir Wilfrid Laurier to ask for a dissolution after the present session he should certainly as a temporary measure give several more seats to the western provinces while the general redistribution is pending.

THE action of Mr. Frederick Mowat, sheriff of the city of Toronto in whisking W. R. Travers away to Kingston without taking the pains to enquire as to whether the Crown authorities desired his further attendance at the police court, was one of those fatuous actions into which officials who feel the importance of their office too acutely are sometimes tempted. No doubt Sheriff Mowat had a technical right to do what he did; no doubt also he had occasion to feel that he was being ignored. The prisoner was in his custody as city sheriff—was, so to speak, his property—and the police court officials were using the distinguished wrecker of the Farmers Bank as though he belonged to them. In short, the Sheriff was being treated as though he were merely a rubber stamp, and he proposed to show the community that he was a real flesh and blood sheriff. "Honest to God I'm a sheriff," he no doubt said to himself. There was nothing more sinister in his action than an excessive belief in the sacredness of red tape—an inherited belief, it may be added, for his father, Sir Oliver Mowat, when Lieutenant-Governor, was a most rigid stickler for all the prerogatives of his office. It may be that Sheriff Mowat also felt some apprehension as to the safety of his prisoner handled as he was by the city detectives with some respect for the manhood of Travers. This, however, was not a reasonable apprehension, because a prisoner, even though he is likely to try and escape, is in much safer hands with a trained detective than in the custody of half a dozen county officials of the average type. The late Inspector John Murray used to bring back desperate murderers from the ends of the earth and allow them to sit at a distance from him on steamers and railroad trains, and never lost a prisoner. Any tremblings that Sheriff Mowat may have had as to the escape of the prisoner he was responsible for, were born of the spirit of red tape which, once it gets possession of a man, is worse than the tobacco habit. The trouble about red tape in a democratic community is that it is likely, when unduly invoked, to give a sinister color to harmless circumstances. Sheriff Mowat is a man who prizes his honor as highly as any man in Canada, yet what has been the outcome of his solicitude about his responsibility for the body of Travers, his prisoner? As one well known gentleman put it: "The net result of his action has been to temporarily place two Governments under suspicion."

THE accounts of the Federal Department of Agriculture reveal the fact that the Province of Quebec can produce something even more stimulating than Nationalists. One item before the House of Commons was that of \$8 for the shipment of seven cases of cocktails to the Seattle Exposition. The question naturally arose as to who drank them, but the Government was ready as to the reply that they were sent to the Pacific coast for exhibition purposes and not for consumption, and that the object of exhibiting them was to show the wealth and variety of Canada's products. The birthplace of these delicate concoctions was St. Hyacinthe, Quebec. Let us salute the enterprise of the man who devised this means of demonstrating Canada's progress. The cocktail is essentially the product of a highly sophisticated civilization. Among primitive peoples it is unknown. The red man takes his fire water raw, with no admixture of liqueurs and refining flavors. So do the other savage peoples. The Highland Scotsman would be horrified at the thought of polluting his usquebaugh with vermouth and a cherry, the Irishman from the glens of Antrim would as soon think of decrying the shamrock as a noxious weed as of spoiling the taste of his potheen with an olive. It is only among people who have attained wealth and the attendant corruptions of civilization that the cocktail is drunk. It is essentially an artistic product, subtly brewed. The strangers who used to represent Canada as a bleak, half savage land stand rebuked. Canada may be Our Lady of the Snows, but she is also Our Lady of the Cocktails.

A TORONTO gentleman who signs himself "Traveller-thank-heaven," addresses to us a communication of protest against the Toronto Railway Company. He also encloses an account of a speech recently delivered in Boston by President McAdoo of the Hudson & Manhattan Railroad. The speech which was on the subject of "Decent treatment of the public by Corporations and regulation of monopolies," is sufficient to raise the hair of the average public utility corporation official, and at the same time it contained a number of wholesome truths which R. J. Fleming and others in charge of Toronto's jerkwater electric lines would do well to meditate over. Here are some of Mr. McAdoo's declarations:—

"There still survive and there still control a large number of the old style 'divine' and 'vested right' managers, who have learned nothing and will learn nothing until the great public asserts its rights more forcibly than in the past. These managers must learn that the corporations are not the masters but the servants of



KING GEORGE V. ON THE WAY TO
OPEN HIS FIRST PARLIAMENT.

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repudiated at the next general election, and the friends of the measure will have had their trouble for their pains. We will disorganize trade—for all tariff changes tend to more or less instability in trade matters—and we will have gained nothing. On the other hand, if a majority of Canadians favor the bill by voting for it, then it will have some stability, and for good or ill will be accepted by the minority who have been outvoted.

A six months' interval before the Canadian House and the Senate act on this measure could do no possible harm. In the first place, it would allow of the Government going to the country on the question, making it a straight issue; while, on the other hand, we have got along pretty well so far without a reciprocity treaty, so another six months or even a year added to the forty odd years which have elapsed since we had our last trade treaty with the United States, would not be serious.

In this turmoil of calling each other names we appear to have lost sight of the fact that to the United States these reciprocity measures are a political necessity, while with us they are a luxury which we can take up at our leisure or leave alone, as the judgment of a majority of Canadians would dictate at the polls.

ONCE knew a bank manager who refused an increase in salary on the ground that he was not earning it. Another case has come to my attention and it is worthy of recital. In this instance, however, a minister of the Gospel is concerned. Some time since the Rev. J. H.

ing his noble profession beyond the realm of dollars returned.

LIGHT on the subject of reciprocity has come from an unexpected source. SATURDAY NIGHT begs to call the attention of Hon. W. S. Fielding and President Taft to an interview with a chorus girl at a Toronto burlesque theatre published in a Toronto evening paper which has been valorous in fighting the adoption of the treaty. "I'm not strong on them stunts," said this young lady, "but take it from me, Reciprocity is a bunc!" What the young lady meant to convey was that reciprocity is a bunc or confidence game. One has read many speeches on the question, but not one has put the case for the opponents in such succinct language. The enterprising chorus lady should be removed from the burlesque field, which is comparatively limited in its opportunities, and given a seat in Parliament so soon as the Suffragettes attain their ends. No wonder that the paper in question featured the interview with a sensational head; it practically disposes of the vexatious issue.

HERE is some alarm in the West over the rumor that Sir Wilfrid Laurier is going to the country during the present year, before the result of the decennial census is announced and the consequent redistribution of Federal constituencies takes place. The West has greatly increased in population since the census of ten years ago and reasonably expects an increase in the personnel

the people. That their master is not going to destroy them so long as they remain servants, and that their rights as servants are going to be as scrupulously respected as their assumption of mastership will be relentlessly suppressed. Public Opinion, Esq., must become a member, and a respected one, of every corporation board of directors in this country.

The long standing and deep rooted prejudice against corporations in this country arose from dishonest management, resulting in grave losses to investors, abuse of power and opportunity, corrupt practices in politics, and arrogant and arbitrary methods in dealing with the public. Not even was such a simple and inexpensive thing as courtesy dispensed to the public."

Mr. McAdoo has come to the conclusion that it is time the fine old maxim, "the public be damned," be supplemented by another motto "the public be pleased," and he offers the following experiences to back up his astonishing theories:

"We have had a happy vindication of the "public be pleased" policy in the Hudson tunnels. In the year 1910 more than 49,000,000 passengers were carried. There were not fifty complaints about the service during the entire year. There has grown up a cordial and friendly feeling between the public and the employees. Instead of mutual distrust and hostility, there is mutual regard and respect. The men have a feeling of pride in their work, in their appearance, and in their behavior, which increases their self-respect, and they find that their jobs are far more pleasant when the public smiles instead of frowns upon them. The public, on the other hand, have come to take an actual interest in the road and are manifesting their appreciation constantly by a hearty co-operation with the management and the employees. It is not so easy to achieve this as it looks, but it can be accomplished on every steam and electric railroad in this country if the managers have the real desire, and determine sincerely to enforce the policy."

The management of the T.R.C. have lost sight of the very facts which the President of the Hudson & Manhattan railroad sees so clearly. Mr. McAdoo realizes that no public utility can be operated successfully for any great period of time without the good will of the public. People don't waste their time and strength "kicking" at a public corporation just to pass the time or as a species of holiday diversion. They have other and better things to do. It may, therefore, be accepted as a concrete fact by the management of the Toronto Railway Company that the public have a real grievance, and that sooner or later, even if the company has to be offered as a sacrifice to its own cupidity, the great public—the real masters of the situation—will have their way.

THE resolution of Representative Bennett, of New York, suggesting that the United States enter into negotiations with Great Britain for the annexation of Canada is generally admitted to have been a bad practical joke. The supposition that Great Britain would hand over Canada with the same expedition that she used when she gave Heligoland to Germany was in itself so ludicrous as to remove the matter from the domain of serious things. The whole proposal resembles one published in the *Guardian*, of Charlottetown, Prince Edward Island, a few months ago, which was probably intended as a satire on the patronizing annexation talk that is frequently heard in New England and with which our brothers of the Maritime Provinces are more familiar than we. The editorial stated:

"It is high time that the statesmen of Canada gave serious consideration to the possibility, to use no stronger term, of admitting the adjoining State of Maine into the Dominion. A glance at the map is sufficient to show that the State of Maine belongs geographically to Canada rather than to the United States. Being now a foreign country, it is to some extent also an obstacle to the right development of our great transportation systems, while at the same time the State is shut out from the great and obvious advantages which must result from the union with Canada, already far too long delayed."

"We have, of course, no desire to seduce our Maine cousins from their present allegiance to Uncle Sam and the Stars and Stripes. Any movement in the direction of union with Canada must come from them and with Uncle Sam's consent."

Although this interesting proposal was made last year nothing has come of it, and it seems likely that all similar suggestions made south of the international boundary will be equally abortive.

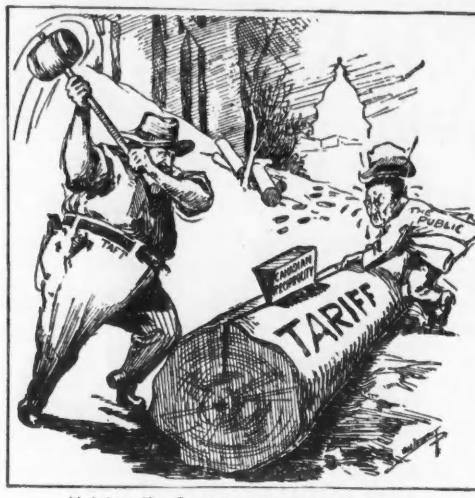
The Colonial

Chester H. Aldrich, Governor of Nebraska, is a Methodist of the old-fashioned sort, and Lincoln had to forego the inaugural ball when he was inducted into office January 5. "There will be a reception, but there will be no dancing," said Mr. Aldrich. As a member of the Methodist Church he says he can not countenance a ball.



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Helping the Consumer to save his fingers.
St. Paul Pioneer Press.



The Public Guardian: "Hey there!"
Philadelphia Record.

There are cases on record where counterfeit coins are worth more than the coin which they imitate. In former times, platinum, which has about the same weight as gold, was worth only one-third as much. The counterfeiter sawed the real coin into three sections, leaving both the obverse and the reverse sides untouched. The third part was taken out and platinum substituted for it.

A little milling machine and some skillful soldering did the rest. The counterfeit was almost beyond detection, even to its ring. Since those days platinum has increased tremendously in value, and a coin counterfeited in this way is now worth more than the genuine.

A minority only is capable of independence.—Neitsche.

SINKERS, LIMITED.

The Story of an Inspiration that was Capitalized

Part II.—The Christening.

Scene—Offices of P. Harold Patrick, Buffalo. Lots of mahogany. Blonde stenographer. Huge safe.

Time—Half-past eleven in the morning.

Characters—P. Harold Patrick—otherwise "Pat"—pallid financier, morning-coat, and spats. Looks slightly seedy—bromo-seltzer. Blonde Typist—same old kind.

Pat (passing jeweled fingers wearily over brow)—Lord! what a night!—what a night! I wonder how the rest of the boys got home. I know I—"

Blonde Typist (entering with hobbled walk)—"Two gen'l'men to see you, Mr. Patrick. Been around twice already. Look kind o' seedy. Are you in?"

Pat—"Give any names?"

Blondie (with expressive expression)—"Said they were in the same business in Canada. Had something important to tell you."

Pat—"One of them youngish, clean-shaven, smooth talker?"

Blondie—"Yes, the little fellow's a fresh mug. But I didn't take no lip from him. I told him I didn't know whether you'd be in or not, when you did get here. He said it was all right, that they weren't detectives."

Pat (jumping to his feet)—"Bunny!—or I'll pay a dividend! Now what the devil does he want here? But I suppose I'll have to see him. Show him in—but, say, wait a minute first. He's probably looking to make a touch. So I'd better remove the temptation."

(Takes diamond pin out of his tie, gold watch out of his pocket, also all bills and most of his change. Puts them in drawer in desk. Also puts away most of papers on desk.)

Pat—"All right now. Show them in."

(Exit Blondie. Enter "Bunny" and "Shel." The former comes in with jaunty assurance. Latter is depressed and furtive.)

Bunny—"Well, how goes it, old sport? Been skinning anybody lately? How's dear Lady Addleby coming on? Great idea, that aerial steamship graft of yours. But you—"

Pat (with irritation)—"Oh, cut it out! What's your little game now? If you're looking for money, you're in the wrong shop. I'm dead broke. Takes all I can get to keep up appearances. I'll be turned out any day, if—"

Bunny (cheerfully)—"Getting in first with your hard-luck story, eh? Well, you needn't get nervous prostration. I'm not looking for money from you, why—(seen five-dollar bill on floor by desk and picks it up) why, I can find money wherever I go."

Pat—"Oh, d—m! Say, that belongs to me. I dropped that a minute ago."

Bunny (putting it in his pocket)—"You dropped it! The devil you did! But I won't be mean. I'll give you an I.O.U. for it."

Pat (trying to look cheerful)—"I guess it's up to me to make a noise like a sucker, all right."

Bunny—"You're not going to be nasty about a little trifle like five dollars between friends, are you? But I'll make a deal with you, Pat. I have an idea here that has millions in it. If it goes through we'll all be rich. But if you don't like it and won't come in on it, I'll hand you over your five spot, see?"

Pat (with scorn)—"You're ideas! Fine lot of ideas you have, all right. They've been winners so far, haven't they? Shel here is another man with ideas. That's why he's wearing so much hair on his face."

Shel—"You leave me out of this. It isn't my scheme. And as for my beard—"

Bunny—"Oh, that's all right, Shel, we know you're wearing it on account of your throat. And that's why you changed your name, too—it's easier to pronounce. And now, let's to business."

(They draw their chairs up together, and Bunny unfolds the scheme of forming a company to bore to the centre and use the heat and power there for commercial purposes.)

Pat (somewhat doubtfully, though conscious of the greatness of the inspiration)—"But I don't see how you can get away with it. It's a fine idea, but it's too visionary, too subtle, too—"



Two gen'l'men to see you, Mr. Patrick.

Shel (nervously)—"I'm not suggesting anything. I'm not on this thing. I am having all the fun I want just now dodging police, and I'm not hunting for any new brand of trouble. If you fellows—"

Bunny—"Oh, say, you're not going to be a quitter, are you? You know what you said over at Muldoon's—that if the thing looked wood to Pat you'd come in."

Shel (irritably)—"I know, I know. But when I said that, I didn't think Pat would be such a d—n fool. Now you can go and sink your hole without me, and you can sink or swim."

Bunny (enthusiastically)—"Sink or swim! Sinkers! Sinkers! Shel, you're a genius. That's the name for us—Sinkers, Limited! It's a hunch, Pat, it's a hunch! We're going to make good, we're going to make good!"

(Bunny seizes Pat, and the two waltz about the room joyously, while Shel looks on with melancholy contempt.)

Bunny—"Do I keep that five, Pat?"

Pat—"You sure do—and the dinner to-night is on me. (Sings.) 'We won't go home till morning, we won't go—'

Part III. will tell how the campaign was started, and how an inventor was put to work on the famous "Biggest Borer That Ever Bored."

P.O.D.



Belgrade and Its Tragedy

By ALBERT R. CARMAN.

KING PETER of Servia has been visiting the King of Italy at the Quirinal. You will remember at once the sinister interest which attaches to King Peter. He is the Prince who was biting his nails and bidding his time in a Swiss resort while fate was preparing the grimdest royal tragedy of modern times in the capital of the country of whose throne he was a claimant. Finally, a morning came upon which the world picked up its paper, and literally could not believe the story of hideous barbarism it offered. The night before, it said, King Alexander and Queen Draga of Servia had been butchered in their Palace in Belgrade by a mob of army officers; and, when verification came and the details were added, the horror of even the callous old world grew greater. Every nation in Europe withdrew its Ambassador, and the conscience of humanity cried aloud for the punishment of the assassins.

Then King Peter mounted the blood-stained throne. He was not the heir of King Alexander, but the rival. It was as if a Hanoverian King of England had been assassinated, and a Stuart had come to the throne. King Peter has never been even remotely connected with the plot. I do not doubt that he knew absolutely nothing about it. But he profited by its success. Moreover, the nations of Europe had a difficult task in getting him to punish the assassins. People whispered that he dare not.

It was not long after dawn when the express train which makes its way through the Balkan States from Constantinople dropped us at Belgrade one May morning last year. It was an unholy hour to be up; and we had travelled all night from Sofia to get there. But it was the only train. The German manager of the hotel was on hand, however, and explained to us in slow and careful German fashion just what everything would cost us while we remained his guests. The hotel business in the Balkans is pretty well Germanized, whatever you may say of other things.

When the world woke up and we had breakfast, we went out to see Belgrade. What would the city be like which had in our own day witnessed so savage and public a crime, and had given it so much tacit approval? Men high in Belgrade society had chased a frightened woman, who happened to be their Queen, from room to room, and stabbed her to death, and finally flung her body from the window into the garden below; and these men—who could not have been unknown—remained high in Belgrade esteem, and I was told by an Englishman who knew Belgrade well that they for a long time walked the streets with a colored ribbon in the buttonhole as an insignia of honor. It made one shiver to think of it. At best, it was mediævalism at its worst. Surely we would find a semi-savage city, peopled by a brutal race with narrow foreheads and heavy jaws. I recalled the exclamation of a lady friend of mine when the crime was fresh in all our minds: "What a set of brutes they must all be!"

Then we sauntered forth into the May sunshine as it flooded Belgrade. For all one could see, we might have been in a French or German city. Trolley cars clanged down the streets; attractive shops smiled at us through well-dressed windows; a peaceful urban people went here and there about their business. The market place was quainter, being filled with the Servian peasantry from the country in their Eastern costumes; but we managed the purchase of some delicious cherries from one old woman in the most friendly fashion. Soon we reached a park at the point of the peninsula on which Belgrade so picturesquely stands; and it was filled with nurse maids or young mothers watching their gay laughing children playing about the fountains. We addressed a question to one and found that she talked English; and presently we were chatting away about life in Belgrade just as a visitor might talk to you of life in Toronto, and she told us that there would be a garden party in the park that evening and urged us to come. When we got there, we found that it was for the humane purpose of raising funds for the people in the Servian villages which had been damaged by the recent Danubian floods. Refined society ladies were in charge, and bevyes of young girls filled the booths—and army officers in uniforms were everywhere. Take it all in all, it was very much like our own life at the best.

Of course, we wanted to see the Palace of the tragedy; but we had a delicacy about asking these amiable people where it stood. Baedeker was explicit enough on the point; but the buildings did not seem to fit in with his description. He said that the Old Konak (Royal Palace) where it happened was a plain one-story building with a pleasant park on the street beside the New Konak, where King Peter now lives. We decided on a dismal old building to fill the role, but it did not seem quite right. Then in a picture post card shop, we came across a view of the Old Konak; and we knew we had not seen it. So we plucked up courage and asked the lady proprietress of the shop where it was. Her amiability suffered an immediate drop of fifty per cent.; and she replied impatiently—as if it were a thing every one should know—that it had been torn down long ago and its site turned into a garden.

Thus we were taught over again the old, old lesson that civilized people are very much alike the world over. Belgrade is no more "brutal" than Toronto. The cause of the terrible tragedy that disfigures its name to-day, could not be appreciated by any one who did not live through the conditions that led up to it; but we got some hint of it, perhaps, a year or two ago when the Austrian forces were massing just across the river and Servian independence hung by a hair. That would have been a bad time to have a weak monarch on the throne with a consort of whom all Servia was ashamed. Servia is not the only nation which has taken strong measures to rid itself of a King. A great power like Britain can take the leisure to fight through a Civil War and send its King with all due formality to the block; but the rival Servian forces would hardly have time to exchange shots until the Austrian armies would march in to "keep the peace"—and, incidentally, everything else. They had no space for formality if they were to shake off their Charles or their Louis.

Still Belgrade is a city of tragedy. I had one myself. When leaving the hotel a couple of mornings later to catch a train to Buda Pesth, I gave a bell boy by mistake a two-dollar gold piece which had got mixed with a pinch of copper coin. I hope it did not lead him into ways of dissipation.

CAN LEVEE METHODS STAND AN INVESTIGATION?

Louis S. Levee "invites" an enquiry at a School Board meeting and then employs a solicitor and uses his own influence to block it before the Board of Control. Levee attempts to baffle the main issue, which is, selling patent medicine shares to public school teachers. "School Teacher, No. 1" and "Contractor No. 1" tell of the influences brought to bear upon them, by Levee and his agents.

JUST four weeks ago to-day TORONTO SATURDAY NIGHT published an article entitled "Peddling Patent Medicine Shares to Public-School Teachers," coupling up with the same name of Louis S. Levee, Chairman of the Board of Education, and President of the Slocum Medicine Co.

A charge was made that Louis S. Levee, while a member of the Board of Education, did, through agents or by other methods persuade, or attempted to persuade, public school principals, teachers and others, to buy Slocum shares. At that time TORONTO SATURDAY NIGHT called upon the School Board to institute an enquiry into the alleged circumstances on the ground that such an investigation was in the public interest.

After a lapse of two weeks, School Trustee Alexander C. Lewis, one of the newly elected members of the School

In order to clear up one or two points in regard to this investigation, it would be well to hark back to the original meeting on the 16th inst. It must be remembered that Louis S. Levee was president at this meeting, and that he vacated the chair when Trustee Lewis presented his resolution.

It would be also well to remember that Mr. Levee made no attempt to prevent the Trustees from passing the resolution demanding an investigation into SATURDAY NIGHT's charges; on the contrary, Mr. Levee said he favored such an investigation.

IF THIS WAS AN HONEST EXPRESSION, WHY HAS MR. LEVEE STRENUOUSLY OPPOSED THIS ENQUIRY SINCE IT LEFT THE HANDS OF THE SCHOOL BOARD and came into the jurisdiction of the Council and the Board of Control?

What is the explanation for Levee assuming this Dr. Jekyll and Mr. Hyde attitude?

If he was honest in his statement as to desiring this investigation, why did J. R. L. Starr, K.C., legal adviser for Mr. Levee, deem it necessary to go before the Controllers with a statement that SATURDAY NIGHT's charges could not be publicly investigated, as Mr. Levee had libel actions pending against this journal. This was a lightning change of front, it strikes us. He was Dr. Jekyll before the Board of Education, and Mr. Hyde when he instructed his attorney to plead his cause before the Board of Control and when he used his influence to block the proceedings through personal friendships in the Board of Control.

The members of the Board of Education, of the Council of the City of Toronto, and of the Board of Control should get the fact firmly fixed in their minds that Mr. Levee's threatened libel actions against TORONTO SATURDAY NIGHT have nothing in common with this investigation.

L. S. Levee and the Slocum Medicine Co. threaten libel actions against TORONTO SATURDAY NIGHT and ask damages not because SATURDAY NIGHT stated that Levee, through his agents, was peddling patent medicine shares to public school teachers and principals, but because he alleges damages in regard to what SATURDAY NIGHT stated about Psychine; in other words, Louis S. Levee is endeavoring to sidetrack the main issue under the cover of a libel action concerning his "consumption cure."

SHOULD THIS BE INVESTIGATED?

Mr. Levee lays great stress in his action against SATURDAY NIGHT upon the fact that this paper reprinted from a pamphlet, published by the American Medical Association, a "write-up" of the Psychine in which Samuel Hopkins Adams, the author, alleges that there was strychnine in the American product. As before stated, this is an issue entirely aside from our main contention, which is that Mr. Levee has utilized his powers of office to sell his patent medicine shares to school teachers. As a matter of fact, TORONTO SATURDAY NIGHT never even alleged that Levee's Psychine prepared in Toronto did contain strychnine; on the other hand, TORONTO SATURDAY NIGHT, published the analysis as prepared in the laboratory of the Provincial Board of Health of Ontario in 1908, which showed the ingredients, and strychnine was not mentioned.

As regards this "Cure," TORONTO SATURDAY NIGHT maintained, and still maintains, that it is not a "consumption cure" as alleged on the bottle, that it will not cure pneumonia and many of the ills that flesh is heir to, and which it alleges it does. However, this is a question entirely aside from the point that Mr. Levee has acted in an irregular manner, utilizing his position as a Trustee of the Toronto School Board to further his private business projects.

In its original article, TORONTO SATURDAY NIGHT asserted that L. S. Levee and his agents had endeavored to sell Psychine shares to public school teachers and principals. In order to clinch these statements, so that there can be no mistake about it, SATURDAY NIGHT published briefly the stories of principal No. 1, 2, 3 and 4. In this issue we publish the stories of "Teacher No. 1," and in addition to that the narrative of "School Contractor No. 1."

In the case of "Public School Contractor No. 1," a new note is introduced. It would appear from the evidence in possession of SATURDAY NIGHT that Louis S. Levee personally canvassed by letter a gentleman who has done considerable work for the Board, in the way of installing heating and ventilating apparatus into Toronto public schools. The name of the gentleman in question is Mr. W. F. Rutley, of No. 36 Toronto street. Deeming that by so doing he can best serve the interests of the

SHOULD THIS BE INVESTIGATED?

general community, Mr. Rutley has turned over to us a letter he received at his home, signed by L. S. Levee.

"The Story of Public School Teacher No. 1" appears to be even of more serious import than the attempt to sell Psychine shares to Mr. Rutley, for whether rightly or wrongly, a woman teacher of this city was led to believe, through Slocum sources, that if she placed a portion of her savings into Slocum shares, the same would not count against her when it came to the question of promotion. The evidence at hand is that the woman teacher was visited one evening a month or so ago by an agent for "Psychine." He gained access to her place of residence by making the assertion that Louis S. Levee had sent him.

Was this assertion true?

Did Louis S. Levee give the agent the name of this woman teacher, and advise him to pay her a visit, and if possible, sell her "Psychine" shares? If so, do members of the City Council and do members of the Board of Control deem this a matter that should be investigated?

This agent marshalled every potent argument he could

so that we may know whether the charges are true or not true. As to the truth or otherwise I have no comment to make. I am merely, as one of the Board, saying that we are all under a cloud while such charges are in the air, and I wish to have them investigated in the most thorough manner possible and have the matter settled, so that we may know what is true and what is not true. That is all I have to say. You will notice that I moved that it be referred to the County Judge by the City Council. That is because this Board itself has no power to ask the County Judge to make an investigation. All we can do is to ask the City Council to refer the matters to the County Judge as matters affecting the good government of the Municipality and the conduct of public business, under the Section of the Act which I

SHOULD THIS BE INVESTIGATED?

Story of School Contractor, No. 1.

I HAVE been for some years a contractor doing work, applying heating and ventilating systems to various Toronto public schools. I have not done very much for the last year or two, but previous to that my company, the Smead-Dodd Co., installed their hot air furnaces and systems of ventilation in a great many of the schools.

In August, 1910, I received a letter, I think addressed to my house, written on the business paper of Dr. T. A. Slocum Co., Limited. The communication was signed by L. S. Levee, and the whole letter was in his handwriting. This communication brought to my attention the advisability of my investing in shares of this company, which Mr. Levee said was in good shape. The shares, he said, would be a good investment for me. He requested me in this letter to call at his office to see him. This I did not do, as I had no intention of buying Slocum shares.

Later on I received another letter signed by Mr. Levee. I am not sure whether this came by post or whether it was delivered to me personally by an agent for the company. This letter also brought to my attention the desirability of purchasing shares in the Slocum Company.

The matter came up next when an agent for the Slocum Co. visited me at my office and said that Mr. Levee had sent him. This agent wanted me to buy Slocum shares; said the company was paying good dividends, and was altogether a desirable purchase.

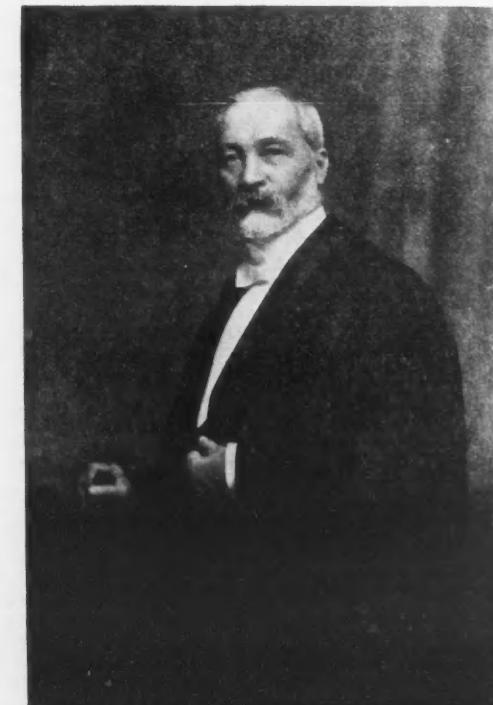
I noticed on a circular I had received, an item in very small print at the bottom, in which the information was given that of \$75,000 put out as preferred shares, \$50,000 of this was to go to Mr. Levee for formulae, etc. I said to the agent, "Why, it appears to me that Mr. Levee owns all this company, why should he take \$50,000 out of the assets of the company, instead of giving them the benefit of any formulae he might own?" I do not remember the agent's answer to this; he explained that more capital was needed to enlarge the factory. I told him that I would not take any of the shares. This same agent came back to see me on the same subject either once or twice more during the year of 1910.

I never had any intention of buying shares, because in the first place, I did not think it was a proper thing for Mr. Levee to send his agent to a man who had done considerable business with the School Board.

have quoted. After receiving advice I may say that is the only machinery we can get to work, and that is the reason I have put it in this way."

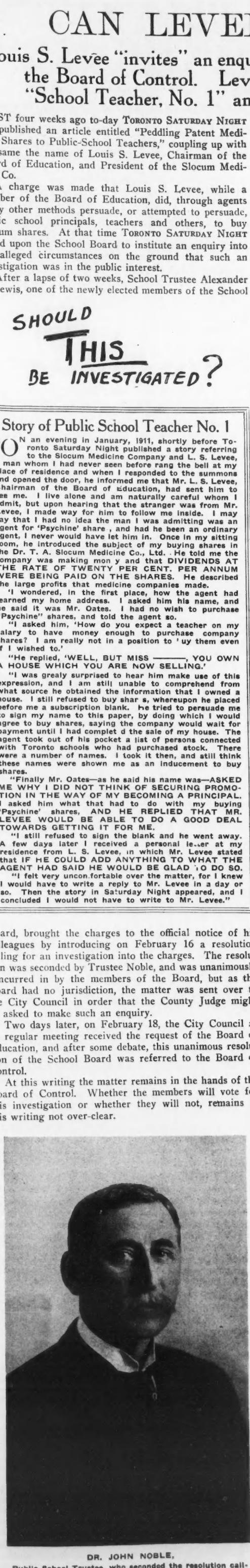
MR. LEVEE: "Mr. Chairman, it is needless for me to say anything about this matter further than this, that I had heard to-night that a resolution very vindictive in character was going to be moved at this Board, and as an old member of the Board I felt that there was a very selfish and mean principle behind it. I feel as far as the resolution moved by Mr. Lewis is concerned it is an honorable proposition, and one which I cannot disapprove of, and one I wish as far as the resolution is concerned to thank him for. I may say just by way of explanation that during my eleven years in this Board I have never done anything that I feel has dishonored the position I have held. I have acted in the interests of the citizens on every occasion most honorably, and anything I have done is open to investigation."

The Chairman put the motion, which on a vote being taken, was declared carried.



HIS HONOR JUDGE WINCHESTER.

Judge Winchester, who is a patient and fearless investigator, was nominated by the Board of Education to probe charges against L. S. Levee.





Vol. 24. TORONTO, CANADA, FEBRUARY 25, 1911. No. 20.

! Points About People. !

The Landslide.

THE last American election seems almost like a chestnut to most persons, but it gave rise to an unsettled condition in the politics of the country which will not calm down for some time to come. It has also produced a good crop of anecdotes and comments. A few days ago, a prominent Republican was visiting in Toronto and took dinner with a local business man, who helped along the conversation by asking him about the disasters of his party.

"Oh, it was only like the Montana landslide," he remarked.

"What Montana landslide?" inquired his companion.

"Well, a nervous passenger asked the conductor of a train about it, and the reply was, 'Don't worry, we have just shifted half a mile or so of effective scenery.'"

The Danger of Initials.

A COUPLE of cases of mistaken identity occurred during the Mendelssohn Choir concerts. The resemblance of the librarian of the Theodore Thomas Orchestra to the conductor of the Toronto chorus has caused a good deal of amusement, for almost every evening the audience applauded him when he appeared, under the impression that it was Dr. Velti. Another story is told which shows the danger of using initials. Mr. E. R. Parkhurst, the well-known musical critic of The Globe, has a young assistant who signs his articles "R. J."

The following conversation was overheard just before the performance of the "Manzoni Requiem" on Tuesday night.

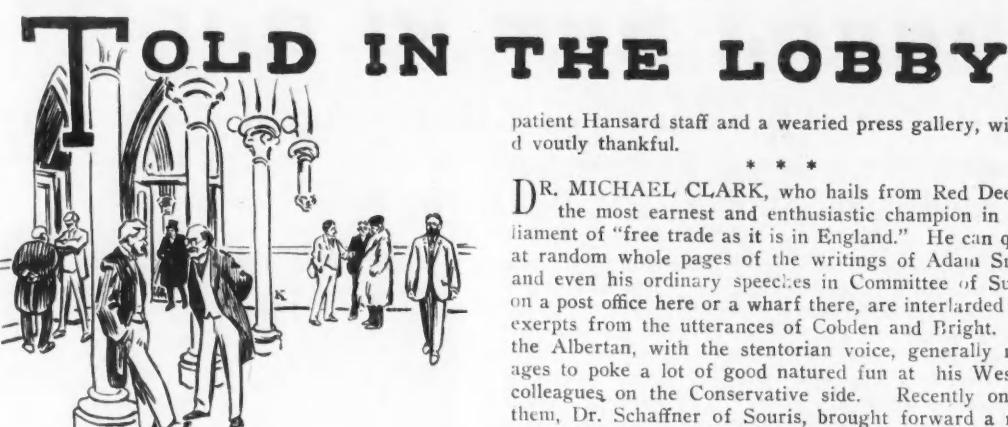
A man who evidently knew all the local celebrities said to his friend:

"There is Mr. Parkhurst. He writes it for The Globe."

"Well, he did not write last night's concert," replied his friend.

"Are you sure?"

"Why, yes, I know by the signature. It was written by the president of The Globe, Robert Jaffrey."



"For every boy and every gal
That's born into this world alive
Is either a little Liberal
Or else a little Conservative."

THE truth of Gilbert's lyric in the "Pirates of Penzance" was never better exemplified than in this riot of words over the reciprocity agreement. The Government "boys" are supporting the pact, because they were born in that political faith, or, else, like Mr. Pugsley, adopted it when the times were propitious. On the other hand, the Conservative lads are opposing it on the grounds of heredity. They were born Tories, and therefore born to reject the proposals of a Liberal Administration. The Union Jack on the main tower is hanging listlessly from its pole in these dark, raw days of February. Not even the perfervid expressions of loyalty of George Eulas Foster can cause a ripple in its silken folds. Imperial blue ruin is being tossed into Hansard, but the much talked of flag is run up each morning at sunrise, and is dipped again when the winter sun tucks himself into his bed behind the Chelsea hills. And when all this "festival of empire" is over, and goods begin to go north and south, instead of east and west, the little bit of bunting which flings its message from the craggy slopes of the rushing Ottawa will continue to fling it just the same.

HERE is always a vein of comedy running through the interesting game of politics. If Sir Wilfrid Laurier, the leading player of that game in Canada, had not been fated for the role of a statesman, he could have won fame as a humorist and might even have appeared on a Lyceum circuit! Sir Wilfrid's love of a joke was exemplified when he called upon his followers to defeat by their votes the Opposition motion, requesting further delay in the matter of reciprocity agreement until Parliament and the country had become fully seized of what it really meant. After the division was over, the Premier genially inaugurated a leisurely debate, on the first lap of which the House is still loafing. Thus the Opposition gained what they asked, viz., time to consider the agreement, but were not allowed to have their own way about it. The dilatory tactics suit Sir Wilfrid and his chief henchman from Nova Scotia admirably. What need is there of holding all-night sittings to club the pact through Parliament, when the United States Senate is toying gingerly with the tangible result of the latest pilgrimage to Washington? But once the measure is steered safely through the Senate shoals, and is beached high and dry on the sands of endorsement, a change will come over the spirit of the Laurier dream. The Commons will be galvanized into action. The stop watch will be held on the orators on both sides, and although the tail of the Opposition kite may flutter to the breeze, the bill founded on the resolutions will be bludgeoned through its various stages and the famous "bargain" sent to the Upper House. This will, of course, take time, but it is safe to say that the gag will be placed on three-hour speeches from the right of the Speaker, such as those delivered by Hugh Guthrie and Alexander Bannerman Warburton, the latter from the province where the Malpeques grow. For all of which a long suffering country, not to mention a

patient Hansard staff and a wearied press gallery, will be devoutly thankful.

DR. MICHAEL CLARK, who hails from Red Deer, is the most earnest and enthusiastic champion in Parliament of "free trade as it is in England." He can quote at random whole pages of the writings of Adam Smith, and even his ordinary speeches in Committee of Supply on a post office here or a wharf there, are interlarded with excerpts from the utterances of Cobden and Bright. But the Albertan, with the stentorian voice, generally manages to poke a lot of good natured fun at his Western colleagues on the Conservative side. Recently one of them, Dr. Schaffner of Souris, brought forward a resolution favoring Government operation of the terminal elevators at Port Arthur and Fort William. This was real meat for the genial doctor-farmer from the Alberta plains. It seemed to him like an effort on the part of the Conservatives to take up a great scheme of "state socialism" and he rubbed his eyes in amazement at the spectacle of a party continually basing its opposition to the Government on the alleged incompetence of the latter to handle business matters, and almost in the same breath, asking Parliament to commit itself to an indefinite extension of the field of Government operation. Dr. Clark is a comparative newcomer to this country. He entered Parliament in 1908. When he has had a few more years of experience in "Canada's finest club" he will understand more completely than he does to-day the ease with which an Opposition or a Government can swallow its principles at one gulp. The sails of both parties are spread to catch the passing breeze of popular favor, and just now that wind is steadily blowing from the Westward.



W. S. MIDDLEBROUGH, M.P. FOR NORTH GREY.
He has been appointed Opposition Whip in the House of Commons for the Province of Ontario.

stickler to be sure. In the Senate there are numerous sleepers every afternoon, in fact the place is a veritable dormitory. Sometimes in the Commons, Hon. William Paterson has forty winks, especially of late, when denunciation of the reciprocity agreement has been active. Sir Wilfrid Laurier, like Jove, is sometimes known to nod, while the library has long been a favorite resting place for poor overworked members, and occasionally civil servants, who seek the quiet cushioned corners for a siesta. It would take a little army of watchmen to find out what Mr. Taylor's question calls for on its face. What Uncle George is really after is to ascertain whether the report is true that some of the subordinate employees who live on the premises and have suites of rooms in the basement and elsewhere add to their perquisites by taking in boarders. Such information, if ascertained, would be used with thrilling effect up and down the back concessions during the approaching campaign. It would beat Mr. Pugsley's sawdust wharves and unauthorized dredging to a standstill for electioneering material.

AFTER the votes were counted at the last general elections, among the gains to be found in the Conservative column was North Grey. The turnover in a riding which had gone consistently Liberal by large majorities since 1896, was due entirely to the brilliant campaign of William Sora Middlebrough, a barrister-at-law at Owen Sound. Since he entered Parliament Mr. Middlebrough has forged his way rapidly to the front and this session he was called upon by his leader and colleagues to fill the important position of Opposition whip for Ontario. A forceful debater, with the "Fosterian" ability of thinking clearly and rapidly while on his feet, Mr. Middlebrough is easily a leader of the group of younger Conservatives who came to strengthen the old fighting line of oppositionists at the last appeal to the country. He has a head which closely resembles in its contour that on which reposes the saucy black derby of Sir Alan Aylesworth. The Aylesworth head, with its long bald stretch, and massive forehead, is as familiar to those who frequent the precincts as the clock in the main tower. It seems to be built in a series of layers. Mr. Middlebrough's cranium has exactly similar characteristics. But his fame does not rest on that alone. The member for North Grey is always in the thick of the fray, and his oratorical repertoire contains many a slashing uppercut.

THE MACE.

Amendments to the Ontario Insurance Act, which, if adopted, will produce Insurance that will insure-- An Act of vital importance to the business community and to the individual, introduced in the Ontario Legislature by Lt.-Col. Hugh Clark, Member for Centre Bruce.

THIRTY-FOUR years have passed since the existing Statutory Conditions in regard to fire insurance were originally enacted. Since the year 1876 conditions of life and of business have altered materially. Of fifteen fire insurance companies doing business at that period under Dominion license, only three are now in existence.

The premium income of companies operating under Dominion license has increased from \$3,708,000 in 1876 to \$17,049,000 in 1909. In other words, fire insurance has grown in that period of years from a luxury to be an every day business necessity. In the old days the major portion of the population carried their own risks, now they employ a corporation to do it for them. In this span of years the hazard has changed materially. Conditions of hazard not dreamed of then are now in existence on nearly all risks.

It was then considered against the public interest to permit certain insurances which to-day are freely permitted in other lands; what was then so little used that it was deemed desirable to require special request before insuring, is now in such general use that even the printed forms of many companies cover every item then exempted by law.

While it was in 1876 and in even later years deemed necessary for the fire insurance companies to be given permission to vary the Statutory Conditions many companies of the highest standing have now voluntarily eliminated all variations from their policies. On the other hand other companies have taken advantage of the power given by law to insert variations to an alarming extent. I have in front of me as I write a policy in which the Statutory Conditions (which number 23) are varied by no less than 25 variations and new clauses. It is true these variations are in force in only so far as the courts may hold them just and reasonable in the particular case; but these variations are not intended to be tried out in the courts, they are used as a matter of fact to get favorable settlements from those who do not know their rights or who are unable to fight the corporations to obtain their rights.

How unfair and unreasonable these clauses are, can be seen from a few examples. One of the strongest and oldest fire insurance companies in the world whose policy I have before me, in variation number 2 says: "This policy will not cover vacant or unoccupied buildings unless

insured as such and if the premises shall become vacant or unoccupied or if the insurance be on a manufacturing establishment or mill and the same shall cease to be worked, this policy shall cease and be void unless the company shall by endorsement on the policy allow the insurance to be continued."

AN insurance company might tell you that this clause is not enforced or that it is a means of protection against incendiarism. As a matter of fact, however, a case of this sort came before us only a few months ago and was referred to at that time in the columns of this paper. In that instance one man was actually moving out of a house while another man was actually moving in. The residence caught fire and burned, and the insurance company, presumably a first class corporation, refused to settle on the grounds that the house was unoccupied at the time and no vacancy permit had been asked.

Under the strict reading of the policies of this company, a man and his wife and his family might go to Massey Hall and the servants go out for the evening. If, during the interval, the house should burn, this company could, if it desired, take refuge behind this vacancy clause and refuse to pay. This surely is insurance that does not insure.

Another large company whose policy is also before me, by variation number 8, provides that the company shall not be liable for loss by theft at or after a fire or by neglect of the insured to use all possible means to save and preserve the property when on fire or expose thereto or after the fire."

This is a clear case of cutting both ways. A double action as it were, heads I win, tails you lose. The assured must do everything to save the property or he cannot collect; if during his efforts to save his property from fire it is stolen the company will not pay. What clause more adverse to public policy or true insurance interests can be devised? The result is that proof of neglect of effort to save being hard to make, the assured locks the door and allows the property to be destroyed, trusting to collect for fire, knowing that he is certain to lose by theft. This condition in various forms, is in very general use.

Another clause in very general use, is what is called a two-thirds clause. This means in a nutshell that no

matter how much insurance a man carries the company claims the right to pay only two-thirds of the value of the property even if it is insured up to its full value, and that with the knowledge of the company.

Another feature of these variations is that made by "striking out the words so and so after the word something or other, and substituting the words which and why and whereas," and a lot more legal phraseology.

This form of variation is absolutely unintelligible to the ordinary assured, and in fact, to 99 per cent. of the insuring public.

Under the existing insurance laws, the company's agent is given all possible scope, and at the same time the company is allowed to repudiate the acts of this agent if it so desires. I have before me a handful of applications selected at random from a dozen different fire insurance companies, and in every case small print is added at the bottom to make the assured responsible for the acts of the company's agent, if the agent fills up or signs the application, while on the other hand the company shirks the responsibility for its agents' acts.

As those who insure know, it is a well known practice for the agent to fill out the application and take them to the insured, telling him that they are all right and asking him to sign or the agent signs it himself. In the Province of Quebec this abuse has been corrected, and in nearly every State of the American Union applications have ceased to be used. There the agent makes a Daily Report and the companies do not try to make the assured responsible for the acts of the company's agent.

The Act to amend the Ontario Insurance Act, which Lt.-Col. Clark has taken in hand will, if passed, eliminate the Statutory Conditions and will oblige the companies to adopt a Standard Policy, which means that each of the assured will be treated in exactly the same manner as his neighbor who insures.

THE new bill provides that there shall be no variation to the Standard Policy except on application signed by the insured, for reduced rate, and the same is only valid if just and reasonable. According to this new insurance enactment no agent of the company can act as an attorney for the insured. In other words he will have no right to put on clauses or take off clauses without the

written authority of the assured.

Another important amendment is that the standard form of policy shall contain no small type whatever, in other words, it will be readable.

Another important point in the new bill, is that which tends to a prompt settlement of the claim. At the present time a company may even after adjustment hold off the assured in such a way as to interfere seriously with his business. This opens up the door to companies obtaining large cash discounts for prompt payments, at present a very generally accepted procedure by some companies.

Another very important clause in the new bill, is that dealing with the delivery of the policy to the insured. At the present time the Insurance Law is in such shape that should the insurer fail to pay his premium the day it is due although the agent has left the policy the company is often not held liable. According to Section 21 of the new act the delivery of any receipt or policy by an agent of the company to the insured shall be conclusive evidence of the payment of the premium.

Another very important clause concerns insurance corporations which are insolvent or which are in such financial condition that they would, in all probability, not be able to pay their losses in full. This clause states that no company shall not enter into any contracts of insurance while its total liabilities exceed its actual assets, without the consent of the Lieutenant-Governor-in-Council; in other words, the Attorney General under the new enactment would be responsible for allowing insolvent companies to operate as they are doing at the present time.

Another clause in the bill states that the Inspector of Insurance shall have a general supervision of the business of insurance within the province and shall see to it that the laws relating to the conduct thereof are enforced and obeyed.

According to insurance experts the bill which Lt.-Col. Clark has introduced has been carefully considered from all points, and that while the assured obtains his rights the companies have also been looked after so that there are no hardships involved. In other words the bill asks that people of Ontario be given the same fire protection under the same laws as now in force in the most progressive States in the American Union.

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The Oregon Boundary Question

An Address by Mr. James White, F.R.G.S., Secretary of the Dominion Commission on Conservation. Before the Empire Club of Canada, on Feb. 16th, 1911. Mr. Castell Hopkins in the Chair.

Mr. President and Gentlemen:

I have selected as my subject the Oregon Boundary question, that is, the extension of our boundaries from the Lake of the Woods to the Pacific Ocean. In dealing with this question in the brief time I propose to allow myself it will be possible for me only to touch upon the most prominent points in connection therewith.

The Treaty of 1783, which was the Treaty of Peace between Great Britain and the United States, extended the boundary to the north-west angle of the Lake of the Woods, and from the north-west angle of the Lake of the Woods the Treaty stated it was to go due west to the source of the Mississippi; this of course was due to the erroneous map that the negotiators had before them. However, when a survey showed that the source of the Mississippi, instead of being due west, was actually due south, they passed over the former negotiations, and in 1803 a Treaty was entered into extending the boundary by a straight line from the north-west angle of the Lake of the Woods to the source of the Mississippi. This Convention was not confirmed by the United States Senate as, only two weeks before it was signed, the Louisiana treaty with France conveyed to the United States the territory between the Mississippi and the Rocky Mountains. The attitude of the United States immediately changed, and the Senate refused to ratify the British arrangement unless the Article respecting the boundaries was struck out. Great Britain refused to accept the amendment but, in 1806, the British Commissioners—doubtless acting under an erroneous belief respecting the Treaty of Utrecht—proposed the 49th parallel as the boundary between the Lake of the Woods and the Rocky Mountains. The United States Commissioners accepted this proposal, and it was embodied in the treaty as an additional Article. This Treaty, however, for an extrinsic reason, was not submitted to the United States Senate.

During the negotiations for the Treaty of Ghent, 1814, the British negotiators again endeavored to have the 49th parallel to the Rockies accepted as the boundary, but as the proposal was coupled with a stipulation for free access to, and navigation of the Mississippi, the United States negotiators refused to incorporate these articles in the Treaty and the matter therefore was postponed.

In 1818 the Fisheries Treaty—so prominently brought before us at the Hague Tribunal—dealing with the great question of fisheries and boundaries in the West was settled. That Treaty fixed upon the boundary between the United States and Canada as the 49th parallel from the Lake of the Woods to the summit of the Rocky Mountains. That Treaty was negotiated under a complete misunderstanding. The Treaty of Utrecht of 1713 provided for the appointment of Commissioners to determine "the limits which are to be fixed between the said Bay of Hudson and the places appertaining to the French." The Commissioners were unable to come to an agreement—the British Commissioners stood for the 49th parallel from a point somewhere near Lake Mistassini and from there westward. Unfortunately the British geographers, assuming that this line would be adopted, put it on their maps with a note that it was the southern boundary of the Hudson's Bay Company's territories. The result of the indication of this erroneous boundary on the maps was the general belief that this line had actually been agreed upon.

The negotiators of the Treaty of 1818 were unable to come to an agreement with regard to the boundary beyond the summit of the Rocky Mountains, and this is the territory with which I am dealing particularly to-day—this territory which was known during the dispute as the Oregon territory, as you see here on the map. It included the whole of British Columbia, Washington, Oregon, Idaho, and a small portion of Montana, and involved an area of about 400,000 square miles. During the negotiations Great Britain offered to accept as a settlement the 49th parallel to the summit of the Rocky Mountains—which is the present eastern boundary of British Columbia—to the Columbia River and thence following the Columbia River to the Pacific Ocean, which would leave in the United States all the territory lying to the east and south of the Columbia River. This the United States negotiators refused to accept. However it was eventually agreed that this territory should be free and open to the subjects of both nations. There were other things in the negotiations which we can pass over, but down to 1841 the whole territory was really in the hands of the Hudson's Bay Co. It had then a population of about 400 white people, all of whom were in the employ of the Hudson's Bay Co., or connected with it.

Reverting to the negotiations, I may say that the two nations based their claims upon the following contention: Great Britain claimed by virtue of discovery. In 1778 Cook had made a fairly accurate survey of the coast; in 1792 Vancouver had made an accurate survey of the coast; also Meares, a British fur-trader, but trading under Portuguese colors, established a fur-trading post on what is now called Nootka Sound, on the west coast of Vancouver Island. The Spaniards seized his vessels and Great Britain immediately protested this procedure and, as a result of the Nootka Convention of 1790, Spain here acknowledged that Great Britain had equal rights of settlement on the west coast, north of the portion settled by Spain—practically the northern boundary of California. Great Britain also claimed possession by virtue of occupation by the British subjects I have already referred to as connected with the Hudson's Bay Co. The United States claimed by virtue of the Louisiana Purchase. The Louisiana purchase as a basis for their claim was absolutely no ground. The grant of Louisiana to De Crozat, which afterward formed what was called the Louisiana Territory, was exclusively confined to the territory drained into the Gulf of Mexico. They also claimed that by virtue of the Treaty of 1819, Spain had transferred to them all the claims that she had on that territory. They also claimed by virtue of the fact that Gray in his ship Columbia had discovered that the Columbia was a river. They claimed that on the ground that in 1811 the Pacific Fur Company—the head of which was Mr. Astor, an ancestor of the present well known family in New York—had established at the head of the Columbia River a post which he called "Astoria." A few years afterwards this post was sold to the North West Fur Co. and became a British possession.

As I have already mentioned, up to 1841, practically

the whole population was British, but in that year a tide of immigration set in and as a result, in 1846, there were about 7,500 people in the territory south of the 49th parallel, of whom only 400 were British. In 1841 McLaughlin, who was Governor of the Hudson's Bay Company on the cost, had joined the provisional Government. That Government was composed mostly of subjects of the United States, and in this dispute, Great Britain vs. the United States, it should be born in mind that Great Britain was really the Hudson's Bay Company. At that time no person in their wildest dreams ever expected Canada to extend to the Pacific Ocean. No one thought much of Canada except as a fur-trading territory. The action of McLaughlin in joining the Provisional Government fatally compromised the Company, and although there is no official confirmation of it, I have no doubt in my own mind that this was the reason that decided them to no longer hold on to this territory, which was so strongly pro-United States.

I might say that McLaughlin, considered as a Christian man, as a humane man, was all that could be desired, but from the view-point of the Hudson's Bay Co., he was not "the right man in the right place." These Americans came there and arrived at the Hudson's Bay Company posts starving and almost without clothes to their backs, or shoes to their feet. McLaughlin supplied them with clothing, fed them till spring, then gave them plows and in fact everything they required to start them, and let them settle in the land. Had a man like Sir James Douglas been in command, there is no doubt in the world he would have fed them in the winter, but in the spring he would have put them on board one of the Hudson Bay Company's vessels and sent them to the land from whence they came, and that would have ended the matter. McLaughlin was charged up with \$30,000 by the Hudson's Bay Company, which he had given out to these people, and which they had never paid back; it took all his property to do this, and he died practically penniless.

It was finally settled between the United States and Great Britain to take the 49th parallel to the Pacific Ocean, thence through the middle of the channel that divides Vancouver Island from the Mainland, and this is the line as you have it to-day. The effect of the Treaty, was of course, to end the dispute, which had been very acute at times, having brought the two nations to the verge of war repeatedly. It was not, possibly, the settlement we would have preferred, but a settlement, considering things as they were then, I think the Home Government was well advised in making.

The claims of both nations were based largely upon discovery, but after all that does not count for very much, for in the last analysis the strongest title, as with a private owner, is Occupation. We must acknowledge that the British were outnumbered 17 or 18 to one, and that the Americans had the best title by virtue of occupation. It has been said that had this matter been delayed we might have fared better, but with that statement I cannot agree, for had this settlement been delayed until a few years later when gold was discovered on the Fraser River in the Cariboo country, 1859—61, and there was such an enormous influx of Americans, the whole of the country, including the present British Columbia, would have passed to the United States by virtue of occupation.

THE aftermath of the Treaty came in a dispute respecting the identity of the "channel which divides the mainland from Vancouver's Island." This is the famous (Concluded on page 9.)



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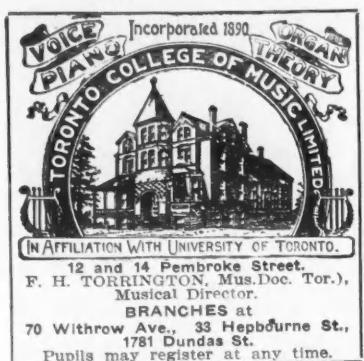
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MUSIC AND DRAMA



Mr. James S. Metcalfe, the celebrated dramatic critic of New York Life, provides weekly advance information about the plays and players to be seen at the leading Toronto theatres. His "tips to playgoers" are written by a man without fear or favor.

AN INTERNATIONAL FAVORITE.

Mr. Albert Chevalier plays against odds as an actor. The public of two continents like him so well as a music hall artist that, despite the fact that he is a man of education and served a considerable apprenticeship on the legitimate stage, he is still compelled to interpolate in his new comedy, "Daddy Dufard," some of the songs, coster and other, which have endeared him to an international constituency of theatregoers.

As "Daddy Dufard" is a play of the "alls" it is not difficult for Mr. Chevalier to include his specialties without going outside the continuity of the play itself. In fact it is very ingeniously done and adds to the realism of the general effect.

Anticipation of this part of the entertainment must not detract from observation of Mr. Chevalier's excellent acting in other parts of the title rôle. In these days of slipshod work it is a joy to come across an actor who has learned the minutiae of his art and employs them conscientiously.

The play is a diverting one and on rather unusual lines. I believe Miss Violet Heming is still Mr. Chevalier's leading lady. She will be found a very charming young actress and competent in the interesting part assigned to her.

SHEER NONSENSE.

"Three Twins" is simply a laugh-maker. We have frequently before had twins employed on the stage for this purpose, but triplets, as in real life, are more unusual. Not that actual triplets are members of the company, but the counterfeits of Mr. Clifton Crawford are well executed and calculated to deceive the warlest spectator into unlimited laughter. This, of course, is on the assumption that the piece is anywhere near as well cast as it was when the farcical comedy was produced in New York two or three seasons ago.

"Three Twins" is not to be recommended as highly intellectual entertainment, but, if one has dined well and is in a mood to be simply amused, the piece is calculated to inspire a sufficient amount of laughter to aid the digestion.

James S. Metcalfe

"Sapho," her tones were not only lovely but she really suggested the desperation of the immortal lyrist who was about to seek solace from her hopeless passion in the waves, "Where the sea sobs round Lesbian promontories." It is not so charming as her other dances but the technical achievement is marvellous. Assuredly Genee is a sprite who adds to the gaiety of existence.

* * *

MUSICAL comedies are generally regarded as being very ephemeral things at best. Even good musical comedies—there really are a few—are written for the day and the

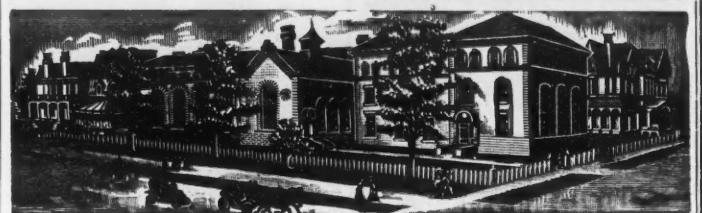
"Ah! salt and sterile as her kisses were,
The wild sea winds her and the green gulfs bear
Hither and thither, and vex and work her wrong,
Blind gods that cannot spare."

This same quality of poetic intensity was to be found in her really remarkable rendering of Salter's lyric, "The Cry of Rachel," she really expressed the agony of Rachel weeping for her children in her ever to be remembered reiteration of the phrase: "Death, let me in!" The woman who could turn from this and sing with simple charm and drollery "A child's prayer"—a number which the average prima donna would render in a smirking, coquettish manner—is a marvel of versatility and artistic discretion.

* * *

THE superior quality of the entertainments at Shea's vaudeville theatre has frequently been demonstrated this season. I am not one of those who deplore the spread of the so-called vaudeville craze. These theatres supply clean lively and unpretentious entertainment and occasionally they enlist the services of genius. A genius in her art Adelaie Genee assuredly is. While she has not the marvellous poetry and spiritual significance of Anna Pavlova, she is absolutely fairily in her qualities. Petite, with a face that suggests a charming child, her lightness is bewildering. There are times when she seems to float about the stage like thistle down on the breeze and her grace in the conventional movements of the ballet is ravishing. "Butterflies and Roses" which is the title of the main number she dances embraces a delightful selection of music and calls for the services of a group of pretty coryphees and a very talented male dancer Alexis Kosloff, who like Michel Mordkin, is a Russian. The dance of Harlequin and Columbine is particularly beautiful and classic in its significance. I confess that I prefer it to the cutie dances now so popular. In her hunting dance she does all the prances that Isadore Dunham can do so gracefully—but she accomplishes the amazingly difficult task of doing them with a riding habit on.

When shall we cease to rejoice in the glorious qualities of the contralto, Madame Schumann Heink? Though her voice has lost some of the "crimson" tones it possessed when she made her first appearance here twelve years ago, it is still a noble and beautiful one, and her handling of it is perfect. It is seldom that one hears a voice so heavy and powerful controlled with such classic ease. In all that constitutes good vocalism she is adept, and as an interpreter she is nothing less than a genius. Her intensity is of a pure and lambent quality that is associated only with genius, and though a woman of vast physique with a countenance that suggests comedy, she manages to convey the most poetic and tragic ideas in a poignantly effective manner. For instance, in her chief number "O Harp Immortal," from Gounod's still born opera



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minute, and they soon lose their appeal. But now and then one comes across a musical comedy which has become a sort of classic in that rather unclassical field. Of such productions "The Prince of Pilsen" is a good instance. This musical comedy is about seven or eight years old. When first produced it enjoyed a tremendous vogue, which lasted for some years. And even when the show itself had fallen upon evil days and one-night stands, individual features such as "The Song of Cities" were still making a hit in vaudeville. For about three years the production was shelved, and now it comes forth once more with the same pretty scenes, the same bright lines, and the same catchy music to make another bid for the laughter and applause of those who go down to the theatre for relaxation. And what's more, it gets it. For the old show as played by Jess Dandy, Florence Cameron, a fair supporting cast, and a number of good-looking chorus-girls, is still a winner. It is a bright and pretty entertainment, and in speaking of it one is tempted to make ancient and threadbare quotations about age not being able to wither nor custom stale its variety. People who have seen it before ought to go again for old sake's sake. Those who haven't seen it, should take this chance of becoming acquainted with one of the classics of its kind.

Next week at Shea's Theatre the bill will be headed by Sam Mann and his company in "The New Leader." The sketch shows Mr. Mann as a director at a Monday morning rehearsal in a vaudeville theatre. In the cast are supported by E. Edward Acker, Harry Oliver, Joseph Bennett, Misses Evelyn Rivers, Fluffy Lyons and Lillian Dilworth. Other features for the week will be Jas. C. Morton and Frank E. Moore, Harriet Burt, the musical comedy favorite, and Willette Whittaker, assisted by F. Wilbur Hill. The Big City Four, the Three Nevarros, Tasmanian Van Diemans, Butler Haviland and Alice Thornton, and the kinograph.

The Gayety Theatre will do business next week with Weber's famous "Parisian Widows," a combination of fun, music and girls. There will be plenty of bright and gay glad raiment and brilliant stage pictures, together with some fun. "The Actors' Boarding House," the opening farce, is said to be clever, while the closing comedy, "Fun in a Department Store," is also popular.

MUSIC

Miss Teresa Frances Wolfe, the gifted young lyric soprano, achieved a distinct artistic triumph on the occasion of her appearance at Carnegie Hall, New York, recently. Her voice is said to be of wide range, and she is sympathetic; her charming manner winning her a place in the hearts of all who hear her. Without the slightest strain does she reach the highest tones in the upper register. Miss Wolfe will be heard in her first and only appearance in Toronto for some time, in Massey Hall, Monday evening, February 27th, when she will be assisted by Jan Hambourg and Richard Tattersall.

The perfection to which Dr. Henry Coward has brought choral singing by his own particular methods of training the Sheffield Choir, which will give performances in Toronto on April 4, 5, 6, has led to exhaustive analyses of his conception. The results are said to be the note correctness of his performances is proverbial, yet curiously enough he seldom stops his players or singers for a slip at rehearsals. He looks at the performer, and if he sees that he is conscious of his error nothing more is said. But for developing a point in expression, where the question of evolving the mentality of the band or chorus is concerned, he will repeat a passage many times. His ability to put his performers through exhausting repetition while at the same time preserving them from becoming impatient and restive is nothing short of marvellous. He seems to impart his own exuberant enthusiasm to the performers. Warm-hearted, impetuous, and unconventional, he is a born leader of men. Ask him about his methods and he will tell you that "the public care little about methods; they judge by results." Yet some of his aphorisms on this subject are highly illuminating. For instance, he says that "the singing with the control of the tone, degenerates into mere shouting; but loud, louder, even loudest singing, if under the control of the performer, is simply a rich fortissimo, and moreover a legitimate artistic effect." Subscribers' lists are now at Massey Hall, Heintzman's, Nordheimer's and Whaley-Royce's.

The opening of the new organ of St. Paul's Methodist Church was an event of genuine musical interest. The organ is one of the finest in Toronto and was inaugurated with a recital by Mr. Richard Tattersall. It will be played hereafter by the well-known choirmaster, Mr. G. D. Atkinson.

After Elman's recital in Louisville, Ky., on February 3rd, the critics of "The Herald" wrote the following unusually interesting and chatty criticism of the programme interpreted by the young Russian genius as it appealed to them, and the sincerity expressed cannot but interest all who contemplate hearing this wizard of the violin when he plays here shortly. The great Elman played here with his violin at the Shubert Masonic last night. Yes, he played with it, and it was frolic of two congenial spirits. They had little tête-à-têtes, little heart-to-heart talks and sometimes master and master, boy and mentor, and all the while an audience sat under his spell. The two—Elman and his violin—talked to each other of the works of other masters. Sometimes the man suggested, and the violin sang to him and strived to please, and did please those who listened.

On Monday next, February 21, at 8 o'clock p.m., Mr. H. A. Wheeland, the organist of the Metropolitan Church, has kindly consented to preside at a recital, to show the beauty of tone and other merits of the new Cassavetti organ recently installed in St. Peter's Church, corner Bay and Markham streets. Such a large instrument, all the latest ideas are embraced in its construction, giving the organist perfect control and permitting the successful interpretation of all organ music. The choir, under the direction of Mr. A. V. Leitner, will assist.

Mr. Franklin Riker, the distinguished tenor of New York, will give a song recital at Conservatory Music Hall on the night of March 14th.

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The Annual General Meeting of the Shareholder and Participating Policy Holders of the Sovereign Life Assurance Co. of Canada, was held at the head office of the Company in Toronto, on Monday, February 20th.

The income of the Company during the year from premiums and interest amounted to \$138,856.00, being a considerable increase over the figures of the previous year. A feature of the Company's business is the careful at-

tention which is given to the investment of the Company's funds. These have been invested largely in first mortgages on city property and improved farm lands at rates running from 7 to 8 per cent.

The total assets of the Company at the close of the year amounted to \$785,283.00.

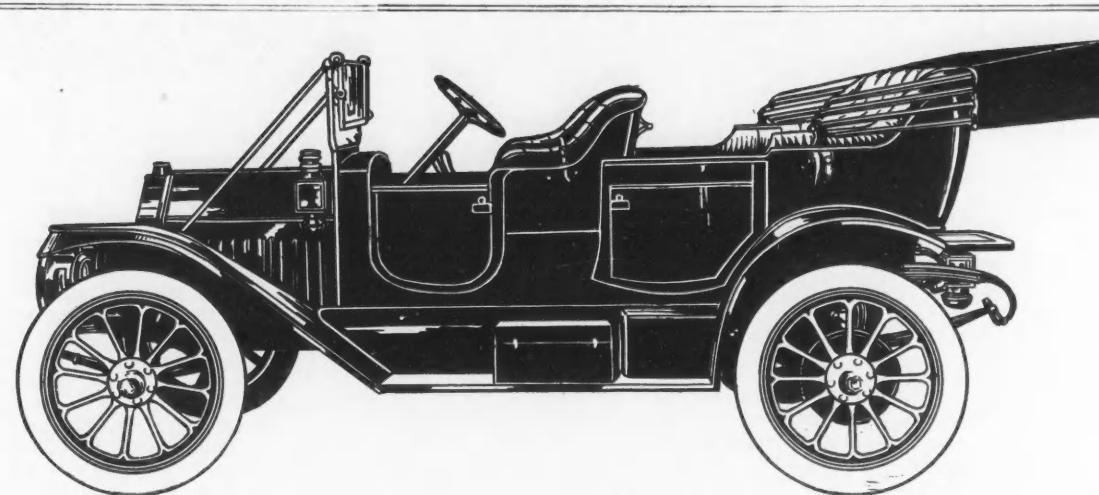
The Directors are to be congratulated on the excellent showing made by this Company during the year.

Man was made to mourn and woman was made to make him.

Most of the trouble in the world is home made.

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"The Queen of Table Waters"



When Spring calls will you be ready to respond?



ONLY a few weeks away at most and Spring will be here. Already the thawing snow and ice, the warmer sunshine and the lengthening days herald the approach of a new season. Soon will we have the balmy air and sunny skies flecked with flying clouds; soon too the early violets and crocuses will waken into life among the tender green grass at the call of the first robin as he warbles joyously his doxology from yon farmhouse roof.

The natural instincts of man are lured irresistibly by the call of the country, by the open roads, where the invigorating air and sunshine cleanse and refresh the mind and body, cleansing and purifying as with an inward bath. These days are when one yearns to leave the restrictions of indoor life and to roam at will through the glorious countryside.

This is a very natural and healthful desire, this getting close to nature. And to get close to nature pays—in health, strength, activity, and pleasure, and in a thousand different ways it contributes generously to the joy of living.

No better means of enjoying the pleasures of the country—of gratifying your desire for outdoor life—can be had than in a motor car. A motor car such as the McLaughlin Model

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enables you to take your whole family for a spin over the country roads, and it makes the most of the out-of-the-way places and by-ways readily accessible.

When every mile covered brings a fresh page of interest in the story of your travels, when every turn and curve of the road reveals to view some charming vista or picturesque bit of scenery. Then you will realize that all pleasures, all healthful pursuits, those brought to your door by your McLaughlin car are truly the most delightful.

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Sherbrooke, Que.—Le Baron & Son.
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MUSIC

Miss Teresa Frances Wolfe, the gifted young lyric soprano, achieved a distinct artistic triumph on the occasion of her appearance at Carnegie Hall, New York, recently. Her voice is said to be of wide range, and she is sympathetic; her charming manner winning her a place in the hearts of all who hear her. Without the slightest strain does she reach the highest tones in the upper register. Miss Wolfe will be heard in her first and only appearance in Toronto for some time, in Massey Hall, Monday evening, February 27th, when she will be assisted by Jan Hambourg and Richard Tattersall.

The perfection to which Dr. Henry Coward has brought choral singing by his own particular methods of training the Sheffield Choir, which will give performances in Toronto on April 4, 5, 6, has led to exhaustive analyses of his conception. The note correctness of his performances is proverbial, yet curiously enough he seldom stops his players or singers for a slip at rehearsals. He looks at the performer, and if he sees that he is conscious of his error nothing more is said. But for developing a point in expression, where the question of evolving the mentality of the band or chorus is concerned, he will repeat a passage many times. His ability to put his performers through exhausting repetition while at the same time preserving them from becoming impatient and restive is nothing short of marvellous. He seems to impart his own exuberant enthusiasm to the performers. Warm-hearted, impetuous, and unconventional, he is a born leader of men. Ask him about his methods and he will tell you that "the public care little about methods; they judge by results." Yet some of his aphorisms on this subject are highly illuminating. For instance, he says that "the singing with the control of the tone, degenerates into mere shouting; but loud, louder, even loudest singing, if under the control of the performer, is simply a rich fortissimo, and moreover a legitimate artistic effect." Subscribers' lists are now at Massey Hall, Heintzman's, Nordheimer's and Whaley-Royce's.

The opening of the new organ of St. Paul's Methodist Church was an event of genuine musical interest. The organ is one of the finest in Toronto and was inaugurated with a recital by Mr. Richard Tattersall. It will be played hereafter by the well-known choirmaster, Mr. G. D. Atkinson.

After Elman's recital in Louisville, Ky., on February 3rd, the critics of "The Herald" wrote the following unusually interesting and chatty criticism of the programme interpreted by the young Russian genius as it appealed to them, and the sincerity expressed cannot but interest all who contemplate hearing this wizard of the violin when he plays here shortly. The great Elman played here with his violin at the Shubert Masonic last night. Yes, he played with it, and it was frolic of two congenial spirits. They had little tête-à-têtes, little heart-to-heart talks and sometimes master and master, boy and mentor, and all the while an audience sat under his spell. The two—Elman and his violin—talked to each other of the works of other masters. Sometimes the man suggested, and the violin sang to him and strived to please, and did please those who listened.

On Monday next, February 21, at 8 o'clock p.m., Mr. H. A. Wheeland, the organist of the Metropolitan Church, has kindly consented to preside at a recital, to show the beauty of tone and other merits of the new Cassavetti organ recently installed in St. Peter's Church, corner Bay and Markham streets. Such a large instrument, all the latest ideas are embraced in its construction, giving the organist perfect control and permitting the successful interpretation of all organ music. The choir, under the direction of Mr. A. V. Leitner, will assist.

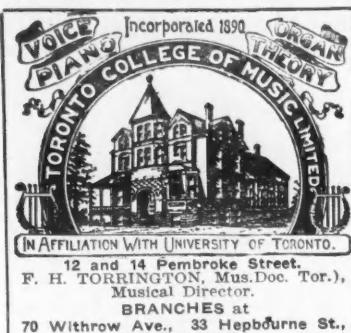
Mr. Franklin Riker, the distinguished tenor of New York, will give a song recital at Conservatory Music Hall on the night of March 14th.

RECOMMENDED ON ALL SIDES.

Anyone having in mind the purchase of a piano must naturally consider the many years of service that is expected of the instrument. The Gerhard Heintzman piano has the reputation most widely established for durability of service, and is recommended on all sides for its lasting sweetness of tone. The firm's new salesrooms are at 41-43 Queen St. West, opposite the City Hall, Toronto.

The Annual General Meeting of the Shareholder and Participating Policy Holders of the Sovereign Life Assurance Co. of Canada, was held at the head office of the Company in Toronto, on Monday, February 20th.

The income of the Company during the year from premiums and interest amounted to \$138,856.00, being a considerable increase over the figures of the previous year. A feature of the Company's business is the careful at-



12 and 14 Pembroke Street,
F. H. TORRINGTON, Mus. Doc. (Tor.),
Musical Director.
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Daily and Evening Classes in English Literature, French and German, Physical Culture, Voice Culture, Interpretation and Dramatic Art. Special class in Public Speaking and Oratory on Tuesday Evenings. Send for calendar.

Irish Plays by The Associate Players. On Saturday evening, March 4th. Tickets \$1.00, 50c. and 25c. Telephone North 4544.

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Instinct on
"OTTO HIGEL"
PIANO ACTION.

MUSIC IN DRAMA



Mr. James S. Metcalfe, the celebrated dramatic critic of *New York Life*, provides weekly advance information about the plays and players to be seen at the leading Toronto theatres. His "tips to playgoers" are written by a man without fear or favor.

AN INTERNATIONAL FAVORITE.

Mr. Albert Chevalier plays against odds as an actor. The public of two continents like him so well as a music hall artist that, despite the fact that he is a man of education and served a considerable apprenticeship on the legitimate stage, he is still compelled to interpolate in his new comedy, "Daddy Dufard," some of the songs, coster and other, which have endeared him to an international constituency of theatregoers.

As "Daddy Dufard" is a play of "the 'alls" it is not difficult for Mr. Chevalier to include his specialties without going outside the continuity of the play itself. In fact it is very ingeniously done and adds to the realism of the general effect.

Anticipation of this part of the entertainment must not detract from observation of Mr. Chevalier's excellent acting in other parts of the title rôle. In these days of slipshod work it is a joy to come across an actor who has learned the minutiae of his art and employs them conscientiously.

The play is a diverting one and on rather unusual lines. I believe Miss Violet Heming is still Mr. Chevalier's leading lady. She will be found a very charming young actress and competent in the interesting part assigned to her.

SHEER NONSENSE.

"Three Twins" is simply a laugh-maker. We have frequently before had twins employed on the stage for this purpose, but triplets, as in real life, are more unusual. Not that actual triplets are members of the company, but the counterfeits of Mr. Clifton Crawford are well executed and calculated to deceive the wariest spectator into unlimited laughter. This, of course, is on the assumption that the piece is anywhere near as well cast as it was when the farcical comedy was produced in New York two or three seasons ago.

"Three Twins" is not to be recommended as highly intellectual entertainment, but, if one has dined well and is in a mood to be simply amused, the piece is calculated to inspire a sufficient amount of laughter to aid the digestion.

James S. Metcalfe

"Sapho," her tones were not only lovely but she really suggested the desperation of the immortal lyrist who was about to seek solace from her hopeless passion in the waves, "Where the sea soars round Lesbian promontories." Which one of our prima donnas of one day could by her intensity bring back to one's mind actual thoughts of "Sapho, supreme head of song," and the lines of Swinburne:

"Ah! salt and sterile as her kisses were,
The wild sea winds her and the green gulfs bear
Hither and thither, and vex and work her wrong,
Blind gods that cannot spare."

This same quality of poetic intensity was to be found in her really remarkable rendering of Salter's lyric, "The Cry of Rachel," she really expressed the agony of Rachel weeping for her children in her ever to be remembered reiteration of the phrase: "Death, let me in!" The woman who could turn from this and sing with simple charm and drollery "A child's prayer"—a number which the average prima donna would render in a smirking, coquettish manner—is a marvel of versatility and artistic discretion.

THE superior quality of the entertainments at Shea's vaudeville theatre has frequently been demonstrated this season. I am not one of those who deplore the spread of the so-called vaudeville craze. These theatres supply clean lively and unpretentious entertainment and occasionally they enlist the services of genius. A genius in her art Adelaide Genee assuredly is. While she has not the marvellous poetry and spiritual significance of Anna Pavlova, she is absolutely fairily in her qualities. Petite, with a face that suggests a charming child, her lightness is bewildering. There are times when she seems to float about the stage like thistle down on the breeze and her grace in the conventional movements of the ballet is ravishing. "Butterflies and Roses" which is the title of the main number she dances embraces a delightful selection of music and calls for the services of a group of pretty *coryphees* and a very talented male dancer Alexis Kosloff, who like Michel Mordine, is a Russian. The dance of Harlequin and Columbine is particularly beautiful and classic in its significance. I confess that I prefer it to the cuticle dances now so popular. In her hunting dance she does all the prances that Isadore Dun can do so gracefully—but she accomplishes the amazingly difficult task of doing them with a riding habit on.

It is not so charming as her other dances but the technical achievement is marvellous. Assuredly Genee is a sprite who adds to the gaiety of existence.

MUSICAL comedies are generally regarded as being very ephemeral things at best. Even good musical comedies—there really are a few—are written for the day and the

SHEA'S THEATRE

Matinees: Daily 2:30. WEEK OF FEB. 27. Evenings: 26, 28, 75c.

First Appearance Here of the German Comedian,

Sam Mann & Co.

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JAS. C. FRANK E.

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THE KINETOGRAPH All New Pictures.

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WEEK OF FEB. 27

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"The Funny Department Store."

AND

The Musical Gordon Highlanders

"Scotland's Supreme Instrumentalists."

TUESDAY—SCOTCH NIGHT.

MARCH 6—HASTING'S BIG SHOW.

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By FRANKLIN RIKER of New York

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(Mrs. Franklin Riker at the Piano)

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TORONTO CONSERVATORY OF MUSIC

135 College St., Tuesday, March 4th, 1911, at

Eight-thirty p.m. Admission one dollar



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SPECIAL ENGAGEMENT MR. ALBERT CHEVALIER

England's Foremost Comedian, in
"DADDY DUFARD"
a Character of Comedy (Liebler & Co., Managers)

VEHICLES MAY BE ORDERED FOR 10.45

PRINCESS Theatre

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Matinees Wed. & Sat.



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MASSEY HALL

WED. EVENG.

MARCH 1ST

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New Scale Williams Piano used.

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minute, and they soon lose their appeal. But now and then one comes across a musical comedy which has become a sort of classic in that rather unclassical field. Of such productions "The Prince of Pilsen" is a good instance. This musical comedy is about seven or eight years old. When first produced it enjoyed a tremendous vogue, which lasted for some years. And even when the show itself had fallen upon evil days and one-night stands, individual features such as "The Song of Cities" were still making a hit in vaudeville. For about three years the production was shelved, and now it comes forth once more with the same pretty scenes, the same bright lines, and the same catchy music to make another bid for the laughter and applause of those who go down to the theatre for relaxation. And what's more, it gets it. For the old show as played by Jess Dandy, Florence Cameron, a fair supporting cast, and number of good-looking chorus-girls, is still a winner. It is a bright and pretty entertainment, and in speaking of it one is tempted to make ancient and threadbare quotations about age not being able to wither nor custom stale its variety. People who have seen it before ought to go again for old sake's sake. Those who haven't seen it, should take this chance of becoming acquainted with one of the classics of its kind.

* * *

A MATEUR shows, if at all well done, have an attraction peculiar to themselves, the attraction which lies in the suggestion of spontaneity and art for art's sake. Amateurs give their performances through the desire to entertain their friends, and also from a laudable willingness to display their grace and ability. It is this which gives a certain charm and freshness to their productions, and which also disarms the critic in advance. It is difficult to be severe or captious with ladies and gentlemen who have been cheerfully doing a lot of hard work for the mere reward of applause and kind words. And so, as regards "The Red Cross Princess" which was produced at the Princess Theatre during the first half of the week, there is much good to be said, when all due allowances are made. The book and music of the production are interesting and pretty; and the fact that one is reminded at times of the scenes and tunes of musical comedies seen in other days is rather a merit than otherwise. It is always pleasant to have "The Chimes of Normandy" or the Gilbert-Sullivan operas recalled to mind. And the cast and chorus are worthy of the efforts of the authors, whose work loses little in the rendition. The principals sing and act in a manner to draw forth the hearty applause of their friends; while the large chorus shows throughout the effect of patient and skilful training. Much credit is due to all who were connected in any way with this interesting performance.

Hector Charlesworth

THE THEATRES

Mr. Albert Chevalier opens a week's engagement at the Royal Alexandra Theatre on Monday night in a new character comedy entitled "Daddy Dufard," a play written by Chevalier himself in conjunction with Lechmere Worrall, a young comedian of some note. Mr. Chevalier's part is that of an old French actor, and in it Mr. Chevalier, it is said, reminds one somewhat of the old Mr. John Hare, or the delicate character interpretation of the late Felix Morris. The second act of "Daddy Dufard," suggests a page taken from a Gallicized Dickens. The types troop before the view almost bewilderingly in their numerosness. And they are very clever. If Messrs. Liebler—Mr. Chevalier's managers—did no other thing in their theatrical career, they would be entitled to much because of "Daddy Dufard." That comedy of the better sort like "Daddy Dufard" is as predestined even in a cockpit age, it is only natural to scratch the crowds that nightly pour into the theatres in the different cities that have been fortunate enough to get this attraction.

* * *

Clifton Crawford, who is the leading feature of the musical comedy "Three Twins," which comes to the Princess Theatre all next week, is a Scotchman. Crawford's inclination for matters theatrical developed when he was a very young man. In fact he had at the early age of fourteen made several ventures on the concert and music hall stage, and had gained a fair measure of praise for his work. He remained in his native country until the outbreak of the Boer war, when everything in the theatrical business went to smash, and he decided that to make a living he must go to America. This is the did get to Boston in March, just the season of the year that the theatrical business was at its lowest ebb in the United States. But Crawford proved himself capable of adapting his business pursuits to conditions and for the space of six months did many things, from clerking to playing professionally at golf. After various false starts he joined W. A. Brady and made the part of "Jack" in "Footloose." The seasons with Brady were followed by an engagement with Klaw and Erlanger, with one of the principal comedy roles in "Mother Goose." For two years previous to the making of a long term contract with Joseph M. Galties to become the feature of "Three Twins," Mr. Crawford was in vaudeville, where his act made one of the most important successes of that branch of stage work. In addition to his comedy talents, Mr. Crawford is a composer and writer of popular songs.

* * *

The superior intellectuality of Israel Zangwill and the intensity of his thought on the subject of the wrongs of his race, stand forth with such prominence in his "The Melting Pot" that the play compels

the utmost respect for his genius. This play, which is to be the attraction at the Royal Alexandra week of March 6th, with Walker Whiteside and the original New York and Chicago casts, has proved to be the dramatic attraction of the season to come. Zangwill contends that America is the crucible in which racial prejudices shall be burned away and the people fused into a sort of superman, the true American type which has not yet been produced.

* * *

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Miss Teresa Frances Wolfe, the gifted young lyric soprano, achieved a distinct artistic triumph on the occasion of her appearance at Carnegie Hall, New York, recently. Her voice is said to be of wide range, mellow and sympathetic; her charming manner winning her a place in the hearts of all who hear her. Without a strain does she reach the highest tones in the upper register. Miss Wolfe will be heard in her first and only appearance in Toronto for some time, in Massey Hall, Monday evening, February 27th, when she will be assisted by Jan Hambourg and Richard Tattersall.

* * *

The perfection to which Dr. Henry Coward has brought choral singing by his own particular methods of training the Sheffield Choral, which will give performances in Toronto on April 4, 5, 6, has led to exhaustive analyses of his conception of what a conductor should be. The note correctness of his performances is proverbial, yet curiously enough he seldom stops his piano to signal for a slip at rehearsals. He looks at the performers, and if he sees that he is conscious of his error nothing more is said. But for developing a point in expression, where the question of evolving the mentality of the band or chorus is concerned, he will repeat a passage many times. His ability to put his performers through exhausting repetitions while at the same time preserving them from becoming impatient and restive, nothing short of marvelous. He seems to imprint his own exuberant enthusiasm on the performers. Warm, impetuous, and unconventional, he is a born leader of men. Ask him about his methods and he will tell you that "the public care little about methods; they judge by results." Yet some of his aphorisms on this subject are highly illuminating. For instance, he says that "loud singing, without evident control of the tone, degenerates into shouting; and the loudest and loudest singing, if under the control of the performer, is simply a rich fortissimo, and moreover a legitimate artistic effect." Subscribers' lists are now at Massey Hall, Heintzman's, Nordheimer's and Whaley-Royce's.

* * *

The opening of the new organ of St. Paul's Methodist Church was an event of genuine musical interest. The organ is one of the finest in Toronto and was inaugurated with a recital by Mr. Richard Tattersall. It will be played hereafter by the well-known choirmaster, Mr. G. D. Atkinson.

After Elman's recital in Louisville, Ky., on February 3rd, the critic of The Herald in that city wrote the following unusually interesting and chatty criticism of the programme interpreted by the young Russian genius who captivated him, and the sincerity expressed cannot but interest all who contemplate hearing this wizard of the violin when he plays here shortly. The great Elman played here with his violin at the Shubert Masonic last night. Yes, he played with it, and it was a frolic of two congenial spirits. They had little tête-à-têtes, little heart-to-heart talks and sometimes master and mastered became serious, and all the while an audience sat and listened. The solo—Elman and his violin—talked to each other of the works of other masters. Sometimes the man suggested, and the violin sang to him and strived to please, and did please those who listened.

* * *

On Monday next, February 21, at 8 o'clock p.m., Mr. H. A. Wheelton, the organist of the Metropolitan Church, has kindly consented to preside at a recital, to show the beauty of tone and other merits of the new Casavant organ very recently installed in St. Peter's Church, corner Bloor and Markham streets. Though not a very large instrument, all the latest ideas have been embodied in its construction, giving the organist perfect control and permitting the successful interpretation of all organ music. The choir, under the direction of Mr. A. V. Leithenser, will assist.

* * *

Mr. Franklin Riker, the distinguished tenor of New York, will give a song recital at Conservatory Music Hall on the night of March 14th.

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Anyone having in mind the purchase of a piano must naturally consider the many years of service that is expected of the instrument. The Gerhard Heintzman piano has the reputation most widely established for durability of service, and is recommended on all sides for its lasting sweetness of tone. The firm's new salesrooms are at 41-43 Queen St. West, opposite the City Hall, Toronto.

The Annual General Meeting of the Shareholder and Participating Policy Holders of the Sovereign Life Assurance Co. of Canada, was held at the head office of the Company in Toronto, on Monday, February 20th.

The income of the Company during the year from premiums and interest amounted to \$188,856.00, being a considerable increase over the figures of the previous year. A feature of the Company's business is the careful at-

tention which is given to the investment of the Company's funds. These have been invested largely in first mortgages on city property and improved farm lands at rates running from 7 to 8 per cent.

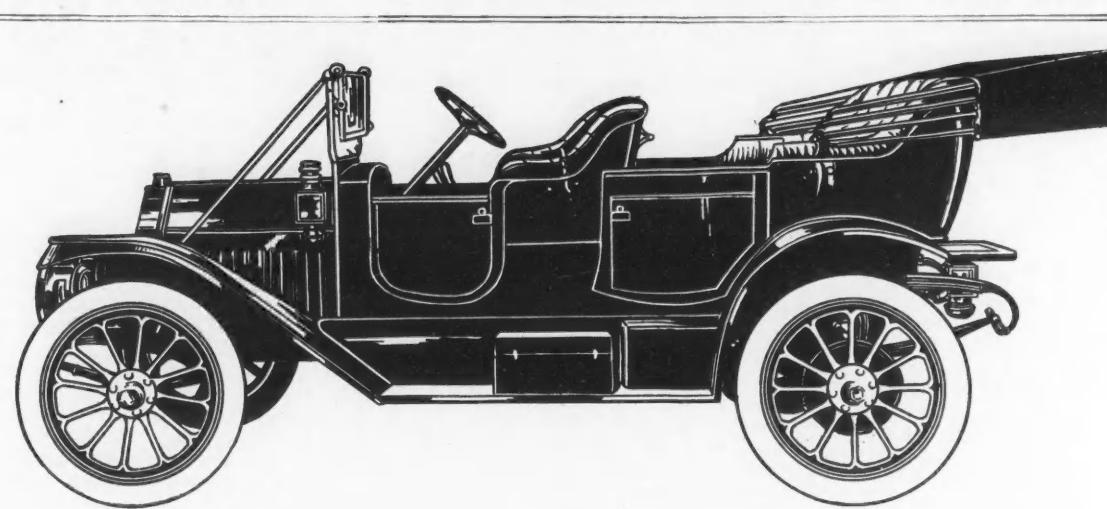
The Directors are to be congratulated on the excellent showing made by this Company during the year.

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This is a very natural and healthful desire, this getting close to nature. And to get close to nature pays—in health, strength, activity, and pleasure, and in a thousand different ways it contributes generously to the joy of living.

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enables you to take your whole family for a spin over the country roads, and it makes the most of the out-of-the-way places and by-paths readily accessible.

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Said she: "Such a tease,
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CITY AND COUNTRY HOMES

The A B C of House Design.

HOUSE design is the simplest, the most complex, the clearest, the most subtle, the plainest, the most difficult to understand part of a house project, writes Charles E. White for The House Beautiful.

When it comes to a discussion of design, no two designers can agree.

The intricacies of the subject are bound to get the one or the other of the debaters into a tangle when it comes to trying to explain the how and why of it.

But there are some fundamental principles of design which may be searched for and found in every good house composition. One may analyze an attractive house and determine, to a certain extent, the parts that made it successful. One may take the results of this critical analysis and arrange them into a synopsis of design; a sort of scenario of what constitutes good composition.

It is a curious fact that you may tell to a certainty whether a house will be pleasing in appearance or not before it is anywhere near finished. After the framework is built and boarded in, with the rough openings for doors and windows, you will begin to feel the value of the house as an example of good or bad design.

Just the general proportions of the mass; the ratio of length with breadth; the rhythm (or lack of rhythm) of the window and door openings; the balance of the facades, all tell their story to the observer who is skilled



The façades of this house are treated with an all-over pattern of wood bands and plaster panels in the English fashion.

to understand. The slope of roof, overhang of eaves, and length of ridge, contribute each its quota to the general effect, even when the building is in its earliest stages of construction.

Those queer scratches in a shorthand writer's notebook are meaningless to the uninitiated.

A sheet of music and a page of Greek are beyond the comprehension of the wisest man if he hasn't learned the fundamentals of these languages.

No matter how much you may know about house building, the aesthetic side cannot be appreciated unless you have learned something of its language.

A box isn't necessarily a box when it comes to house design.

It may be only a box or it may be a house, depending upon its architectural treatment. If the box is stupid in composition, it is still a box, though folk may live in it, but if the box structure takes on the aesthetic qualities of good architectural design, it will no longer be a box, but a house.

A box house will answer the purpose of shelter as well as a real house. If the roof be tight and the foundations firm, it will answer the purpose of mere utility.

So it is with a book on the book-shelf. If it has a sound cover, with leaves strongly sewed to the back, it will fulfil, outwardly, at least, the functions of a book. But we expect more than this in a book. We demand that it shall be useful. We insist that it be something more than paper and print. To come up to our standards of what is in a book, it must contain ideas which will either amuse or instruct.

The box that merely shelters is not a house; not a house in the true sense of the word.

It must be more than a shelter. It should express some emotion of the beautiful. It ought to conform to the spirit of its natural surroundings. Then it will add its mite to the ideal architectural scheme of the town in which it is.

Every house is a box to start with, so that is the point from which to begin the study of design. Given a box to begin with, every designer strives to get away from the box effect. His chief aim is to evolve from the box a house.

One well-proven rule in house design is this—the most difficult shape to change from a box into a house is the exactly square.

To make a pleasing house design out of a square box is exceedingly hard. It has been done by clever designers, but there are so many more failures than successes one may well try to avoid such a tax upon one's skill.

Insist that your house be rectangular instead of square. Make one side longer than the other, and you will have, right at the start, a much greater chance for success.



A good design for a plain house. The frieze is made of pebbled roofing felt, which looks like plaster.

In the first place, you will find it easier to get a good plan out of a rectangle because it allows a better disposition of rooms. Consider for a moment a house of moderate size, with four bedrooms on the second floor. The most natural place to put the bedrooms is one in each corner. Now, if the house is square, you cannot put four good-sized rooms in the four corners and have space for stairs and halls. But if you widen the front of the house and put your stairs and halls in the centre, your plan will work out all right. Thus the house will be rectangular instead of square.

Another strong point in favor of the rectangle is the greater ease with which it may be turned into a good design. It is very hard to make anything out of a square box except a square box. The rectangle gets away from the box idea with less difficulty.

When a hip-roof is used, the rectangular plan is a necessity. It gives a more pleasing roof line, because the ridge is longer. A square gives a poor roof line, for it has no ridge at all.

After the general shape and proportions of the house-box are determined, it is necessary to give some attention to the arrangement of openings. These openings are the principal means the artist has to get a really architectural effect.

Every architectural composition should be orderly in arrangement. Thus architecture is entirely different from painting or sculpture. A painter may arrange his canvas with great abandon. He might have a massive group of trees in one corner, with a bit of sunny meadow in front and a sinuous brook straggling across the foreground.

He doesn't need to pay attention to any method of arrangement so long as the composition has an agreeable rhythm. A flock of sheep may be in one corner, or in the middle distance, or at one side of the foreground. The effect desired is that the picture shall be harmonious in color and line and mass, and not that it shall be orderly.

In a piece of statuary, the sculptor seeks to express his ideals in graceful planes and outlines. His group may be free from all conventions and, so long as the composition is harmonious, it will be artistic.

But architecture must be orderly. A house may be picturesque, but in an extremely conventional fashion. There is no kin between the house beautiful and the picturesque house of the stage, for the former is for real use, and not for theatrical purposes. Beware, then, of "stagey" houses.

The practical structural conditions of a house make inconsistent and illogical anything but a practical design for it; therefore, do not place the windows helter-skelter, where fancy dictates. Do not have them high or low, up and down from the floor without consideration of the architectural appearance.

Beware of merely "cute" effects, for they are usually not sensible.

As a general proposition the tops of all windows in the house should be on a line. With a few exceptions, window-sills should also be on a line, though the width of window openings may vary.

There is nothing which so intensely disturbs the har-



An interesting house of the picturesque type, treated in a conservative way.

mony of a design as the indiscriminate scattering of windows up and down at all heights from the floor, in the attempt to make a house "picturesque."

The elements of a good facade are: First—a large proportion of plain wall surface; second—simple groupings of openings; and third—a principal feature to which all others are subordinated. A multiplicity of "features" will spoil any house. Concentrate your design on one principal ornamental effort, and have everything else plain by contract.

In music, this is achieved by a quiet main theme or melody, which is occasionally ornamented or enriched by more important chords or "features." In a painting, the result is accomplished with simple masses of color, dominated by some striking bit or "feature," to crown the picture. In sculpture, it is done by modelling plain surfaces of flat drapery, or something akin to it, in contrast to some important accenting feature.

Small houses should be built of as nearly one material as possible. It makes a small house look unattractive to load it down with brick, stone, shingles, siding and plaster. The result lacks harmony.

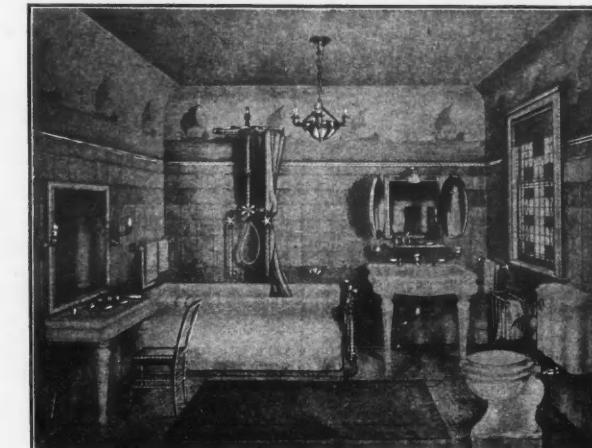
It is impossible, within the length of this article, to call attention to more than these few characteristics, which are fundamental in all good designs, but the prospective house-owner may start with these, and by careful examination of illustrations of pleasing houses, really get in touch with what is wholesome and good in house design. Education is largely a matter of observation and analysis. The good or bad taste of future houses will be largely determined by the degree of understanding with which house owners approach the problem.

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Some men will, but most are willed.—Neitsche.

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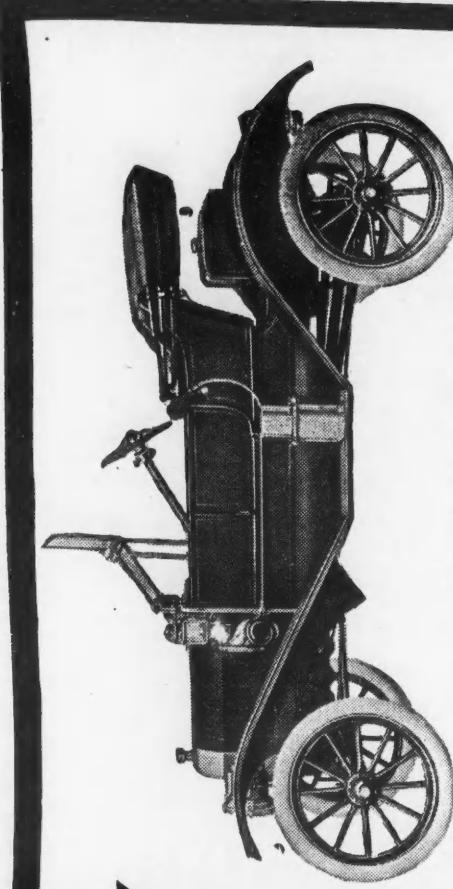
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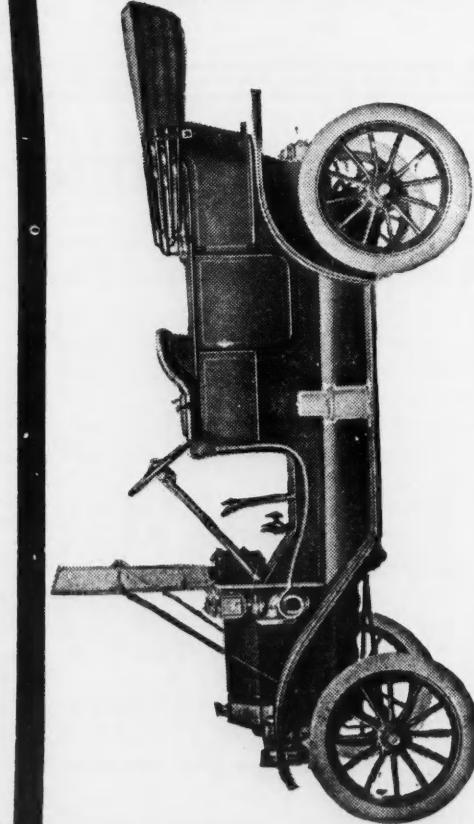
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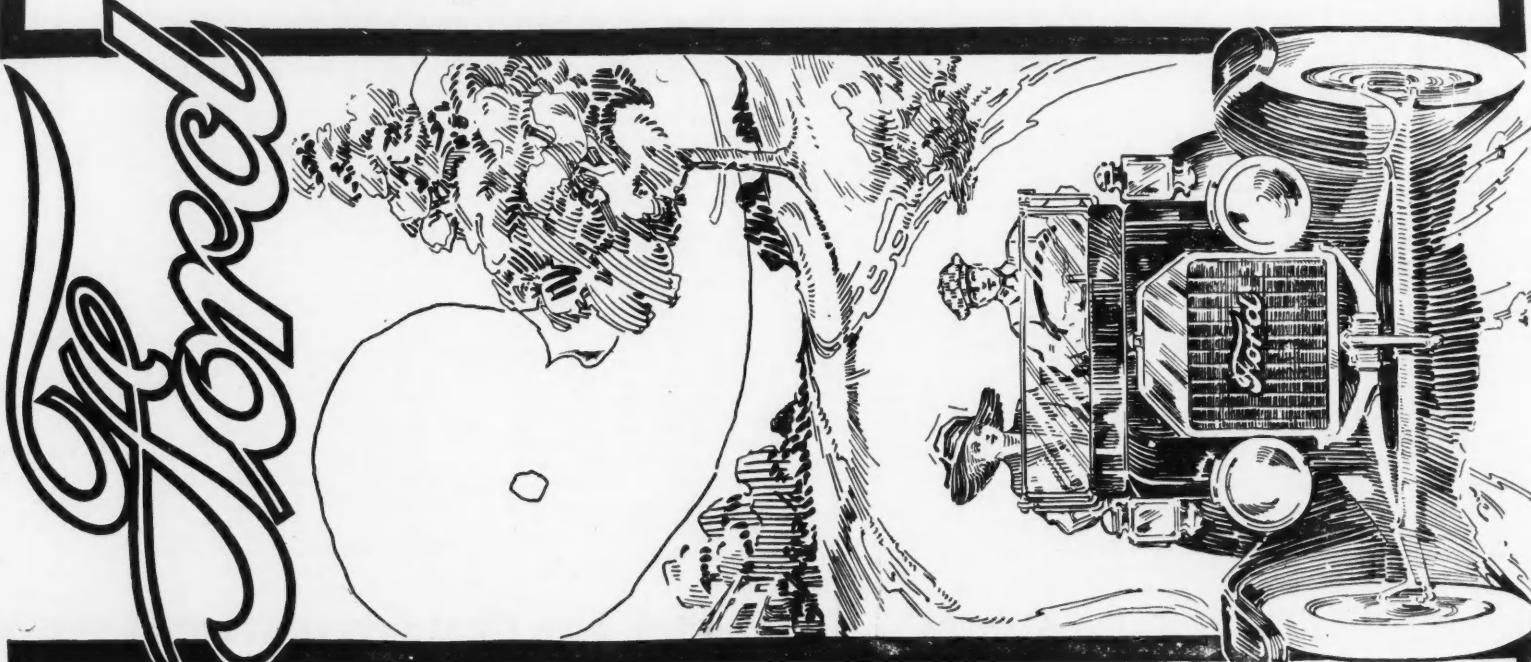
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THE OREGON BOUNDARY QUESTION

(Continued from page 5.)

"San Juan" controversy, which some of the older members here to-day will remember. This map shows the United States contention, and a red line shows the British contention, and a yellow line shows the compromise line offered by Great Britain, but refused by the United States. Great difficulty was experienced in settling this question owing to the strong feeling which followed the Civil War in the United States. As you are aware, there was then a very strong feeling in the States against Great Britain. However, in 1869, a Convention was concluded providing for arbitration by the President of Switzerland, but the Senate failed to take any action. In 1871, an attempt was made to settle the question by the Joint High Commission, but without success, the American Commissioners declining the British offer of the compromise line. By the Treaty of Washington, however, the respective claims were submitted to the arbitration and award of the Emperor of Germany, and, in 1872, the arbitrator rendered an award in favor of the United States contention for Haro Strait.

Regarding the matter from the point of view of the Emperor of Germany I have no hesitation in saying it was the only decision he could come to; and when I say

that, of course, it must be borne in mind that the Emperor of Germany did not in any way consider the question—the matter was referred to the legal officials of the Crown and it was upon their report his decision was based—as to whether the channel had to go down the Rosario Strait or the Canal de Haro. The United States contended that the Canal de Haro was the widest and deepest channel; that it was the one usually shown on the maps in 1846; and that, as it washed the shore of Vancouver Island, it was the channel that "separated it" from the mainland. The British contention was that the wording of the Treaty provided first, that the channel should separate the mainland from Vancouver Island; second, that the boundary should go through it in a "southerly" direction; and third, that it should be navigable. They contended that while the Canal de Haro was navigable, all three requirements were satisfied by Rosario Strait only, and that the latter had been used by the Hudson's Bay Company since 1825. The British Commissioner quoted certain United States maps in support of this, but the United States impugned the accuracy of one of the maps and the official character of another, and quoted a British map in support of their view.

During this dispute, an American settler on San Juan Island, near the Hudson's Bay Company's post, killed one of the company's hogs. This hog was in the habit of

routing in the American's garden, and one day in his exasperation the latter killed the hog by shooting it. He offered to settle, but when they asked \$100 for the hog he refused to pay the price, and the Governor of the Hudson's Bay Company threatened to arrest the American and take him to Victoria for trial; which the United States Government being appealed to, resented, and they landed troops on the island. General Harney ordered up United States troops and Sir James Douglas sent a British man-of-war from Victoria, and as soon as this vessel arrived and the officer saw the state of affairs on the island another man-of-war was asked for. Meanwhile the troops arrived in charge of a man named Casey, and after protest they were landed. Everything was ready for hostilities, and there is no doubt war would have been precipitated by General Harney and some of his "fire-eating" officers, had Sir James Douglas' ensuing order to Admiral Baynes to land British troops been carried out. Although Admiral Baynes knew what disobeying orders usually meant, he refused to act, for which he was afterwards complimented by the British Government. Had it not been for his action, or inaction, there is no doubt the troops of Great Britain and those of the United States would have gone to war. I think this is the only instance in history where two great nations have been brought to the verge of war by a dispute over a hog.

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The Price of Cars.

DISCUSSION is still rife as to whether the prices of cars will, in the near future, be reduced. Citations are made of the history of the bicycle industry, in which prices for standard wheels declined, step by step, from \$150 to \$100, and even less for wheels a year old. The Cycle and Automobile Trade Journal has interviewed manufacturers on this subject, with the result that "a remarkable unanimity of opinion" was found unfavorable to any decline at all significant. Admissions were made as to the possibility of "a combination of circumstances which would cause a reduction," but it was the general belief that prices of high-grade machines "have just about reached a standard from which there will be but slight deviation."

Against reductions it is contended that manufacturers to-day are giving "much better car value and much more equipment than was customary three years ago," which fact is put forth as "equivalent to a reduction of price." Probably the current notion with the public that prices will eventually come down has been promoted by the fact that a large number of new cars at medium and low prices have been put on the market. A fact which makers have to reckon with is the gradual increase in the cost of materials, especially in steel, rubber, leather, wood, and hair. For the present, at least, there is "no prospect of a general drop." Should any apparent decline occur, it will be due to some temporary overproduction by particular manufacturers, or by placing on the market a type of car which has been superseded by improvements. The same journal says, as to the output in 1910, and the results of an overproduction in certain quarters:

"Notwithstanding that almost every manufacturer realized that conservatism was necessary, each undoubtedly expected the others to be more conservative than himself, and sufficient allowance was not made for the outputs of the newer factories, of which a very large number entered the field for the first time in 1910. The result has been an overproduction, but not so large an overproduction as had been predicted. The demand for motor-cars during the past season was phenomenal, otherwise the fact that the production in 1910 was about double that of 1909 would have caused a tremendous crisis. As it is, a careful estimate shows that the production has not exceeded the demand to any great extent, not nearly as great as the conservative men in the trade expected."

"Steps have already been taken by nearly every factory in the country to curtail their output for 1911, or at least not increase it over that of 1910. There is no reason to doubt but that the demand for cars will be as great in 1911 as it was in 1910. It naturally should be greater. Many factories state that their advance orders for 1911 exceed those in hand at the same period last year. This, however, may not be a safe guide."

"Other important elements which are working toward the curtailment of production are the powerful banking-houses which have been heavy investors in automobile factories. The bankers have, during the past three or four months, not only insisted on reductions in the factories in which they are directly interested, but through their many connections throughout the entire country they have used their influence with local bankers toward a rigid curtailing of loan accommodations to automobile factories generally, with the result that many factories will be compelled to cut down their product whether they are inclined to do so or not."

"The result of this will be that the 1910 surplus production will be readily and quickly absorbed in 1911, and prices will again become firm, and the present slight flurry in prices will be of short duration."

The Sense of Sight.

A NEW discovery with regard to the phenomena of sight has been announced by an eminent authority in visual research. He has found by an interesting series of experiments and tests that the process of vision is not the single transmission by the optic nerve to the brain of objects photographed upon the retina. The new discovery in non-technical language amounts to this: In front of the retina there is a small chamber or sac of clear liquid which is in constant motion of current or eddies. Dr. Green finds that this liquid itself contains distinct perceptive nerve power which plays an important part in conveying impressions to the brain. In other words, this wonderful fluid contains liquid nerves, so to speak, which transmit to the understanding a considerable part of the impression it receives of color, form, etc.—London Globe.

It was known to most students of Indian history that Walter Landor Dickens, a soldier son of Charles Dickens, had died and was buried in the Military Cemetery in Calcutta. For years the grave had remained undiscovered, but it was recently found and the inscription on the stone is still clear. Young Dickens was twenty-three years old at his death. He was attached to the Forty-Second Highlanders, the celebrated "Black Watch."

LA BELLA OTERO

Choice Imported Cigars, in ten sizes, ranging in price from \$10 to \$25 per hundred.

WM. GOLDSTEIN & CO.

Phone M 1927

82 YONGE ST.

FIRST QUALITY

CANADIAN RUBBER CO.
OF MTL LTD.

“Canadian” Tires

Non-skid and Plain Treads.

Not only full size but made with more rubber,
better rubber and finer workmanship.
No taint of cheapness.

The big feature of Canadian
tires is actual service.

Canadian tires should be
supplied on your new car.
Specify them.

“Canadian” Solid Motor Tires

for all Commercial Vehicles.
Here too, quality and service
is given first consideration.

Canadian Consolidated Rubber Co., Limited

Toronto Branch and Tire Depot
No. 1 Front St. East

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call and allow us to convince you.

Tire Depots at London and Brantford.

WHY THE GRAND TRUNK CON-
TINUES TO BE THE POPULAR
ROUTE TO MONTREAL.

This line offers every feature per-
taining to comfortable travel; more-
over, it is the only double track route
(laid with 100-lb. steel rails), also
the only line operating the world-re-
nowned Pullman sleepers between
Toronto and Montreal. An additional
advantage of travelling via this route
is that tickets purchased in Toronto
are valid returning from Montreal on
the “International Limited,” Canada’s
finest and fastest train (only seven
and one-half hours, Montreal to To-
ronto). Four trains leave Toronto
daily—7.15 and 9 a.m., 8.30 and 10.30
p.m. The 9 a.m. train carries Parlor-
Library car, and Dining car to Mont-

real, and Pullman sleeper to Montreal
and Boston. The 10.30 p.m. train
carries five or more modern Pullman
sleepers to Montreal daily, also
through Ottawa sleeper. Tickets,
berth reservations and full informa-
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Office, northwest corner King and
Yonge streets. Phone Main 4209.

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Prosperity only comes with restor-
ed confidence, and unfortunately restor-
ed confidence only comes with
prosperity.

ANECDOTAL



The Frustrated Communist: "Jest my bloomin' luck! Nice quiet spot; little bag an' all—and then, er course, she's gone and got 'er blessed dawg wiv 'er."—The Sketch.

PEAKING of table etiquette "there's just yerself and the waiters." Sometime since, Gen. E. Burd Grubb told a story about a man who was justified in eating pie with a knife. Smith was standing in a hotel lobby one day, according to the General, talking to Jones, when the conversation turned to a dinner that had been given at the home of a mutual acquaintance named Brown.

"You should have seen Barton," remarked Jones, referring to one of the guests, "I thought he had better table manners. When the pie was served he actually ate it with a knife."

"I don't blame him for that," was the startling reply of Smith.

"You don't blame him?" repeated Jones in amazement.

"No," smilingly rejoined Smith. "I have eaten pie at Brown's myself, and it is a wonder to me that Barton didn't take an axe."

A WINNIPEG gentleman recently arrested for wantonly abusing a horse, made the old excuse that the horse was his own and he could do as he pleased. He was not dealt with as a famous old Scottish divine, Dr. Guthrie dealt with a similar case. The doctor was very fond of country walks and one occasion came up with a "Gilmerton carter," a well-known brand of Scottish ruffian, who was unmercifully abusing a horse. He remonstrated, and the fellow said: "Can a no' dae what a like w' ma in?" The doctor was carrying a huge walking stick. He roared back at the carter: "This stick is mine. Can I not do what I like with it?" With that he gave him a crack across the head that sent him to sleep in the middle of the road, and strode on in all the majesty of an offended doctor of divinity.

THE year that Cleveland and Hendricks were elected in the United States, Hendricks went down to Louisiana to hunt and fish and rest up after the work of the campaign. Justice White was with him a good deal. While he was greatly pleased with the results of the election, the thing that gave him the most gratification was that the people of Indiana had been so patriotic and enthusiastic that they had turned out in great numbers to vote.

"Why," he said, "98 per cent. of the registered vote went to the polls. Hardly anybody stayed at home. Think of that! Ninety-eight per cent. of the registered vote!" "Oh, that's nothing," Justice White rejoined. "Right now we are passing through a precinct in which, according to the returns, 498 per cent. of the registered vote was polled."

NOW that home rule is said to be once more to the front—as though it had ever been anywhere else—people are recalling some of the funny sayings of Lord Morris, the Irish judge. When Lord and Lady Aberdeen held their first vice-regal reception in Dublin, they were made unpleasantly aware that the majority of their guests were inwardly frowning on their home rule convictions.

Lady Aberdeen asked Lord Morris how many of those present might be supposed to share those convictions. "Indeed, yer ladyship," he replied, "if you're thinkin' o' gettin' married, Bill, take my bloomin' tip—love ain't everythink."



The Man with the Pie (after tasting): "If you're thinkin' o' gettin' married, Bill, take my bloomin' tip—love ain't everythink."—The Sketch.

IF IT'S JAEGER UNDERWEAR
IT'S WARM UNDERWEAR

Imaginary qualities in faddy underclothing will not keep the body warm.

In JAEGER PURE WOOL UNDERWEAR the warmth is real. The body remains warm, and as the moisture and secretions from the body are evaporated, there is no danger of sudden chills as with linen or other underwear.

Guaranteed against shrinkage.

There are Jaeger Underwear Agencies in all the leading cities in Canada.



DR. JAEGER'S SANITARY WOOLLEN
SYSTEM CO., LIMITED

231 Yonge Street, Toronto
316 St. Catherine St. West, Montreal.
Steels Block, Portage Ave., Winnipeg.

Antiques

IS your comfort dominated in your home, by the ever-present feeling that your furniture, china, and silverware are new? In many homes, beautiful lines and harmonious colors just miss being restful because they possess a quality of newness which constantly causes the mind to revert to cost. Hundreds and hundreds of the most refined homes in this and the Mother Country—good, old family mansions—have contributed their best to our collection of odd pieces and sets of silver, glassware, paintings, prints, and other furnishings and the entire collection is in our galleries. All are pleasing in their quiet, refined elegance.

B. M. & T. Jenkins
Antique Gallery, 422-424 Yonge St.
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Branches—Philip Sq., Montreal London & Birmingham, Eng.

O'Keeffe's

Stout Is Extra Mild

Those who prefer English Porter to Ale, will find O'Keeffe's Stout uncommonly delicious. It has the rich flavor of the finest imported porter—but, being extra mild, will not make you bilious. All bottles sealed with Crown stoppers to prevent cork and tinfoil getting in your glass. Sold everywhere.

"The Stout That Is Always O.K."

THE O'KEEFE BREWERY CO. Limited,
TORONTO.

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**WHEN YOU READ
YOU WANT
A Good Light**

Gaslight never destroys eyesight—it is the best light you can use and the cheapest. By the use of the incandescent gas burner you can have a flood of mellow, white light which enables you to read your favorite magazine or daily paper without eye-strain or headache. We are having a Special Sale of Fancy and Ornamental Portable Lamps this week and next. It will certainly be a rare chance to get something like you want.

The Consumers' Gas Company of Toronto
DEMONSTRATION AND SHOWROOM
45 ADELAIDE ST. EAST. Telephone M. 1933
OVER 67,000 GAS CONSUMERS IN THE CITY OF TORONTO

Births, Marriages and Deaths.

MARRIAGES.

KEARNS—HAY—At the residence of the bride's parents, Mr. and Mrs. Stephen, 200 Balmoral Avenue, Toronto, on Saturday, February 18, 1911, by the Reverend Daniel Strachan, Edith Mabel, daughter of the late Thomas Hay, to James Albert Kearns.

DEATHS.

NICHOLLS—Suddenly, on Wednesday, February 18, at 10.30 a.m.

**ALEX. MILLARD
UNDERTAKER**
Private Mortuary
Phone M. 679. 389 YONGE ST.

February 15th at "The Homewood," Toronto, Hazel Florence, daughter of Frederic Nicholls.

Funeral (private) Saturday, February 18, at 10.30 a.m.

The European Motor Shows

A MONG motorists in France and England much discussion has taken place as to the relative merits of the shows held at Olympia and in Paris several weeks ago. Englishmen have said that the show in Paris was "a poor affair" compared with their own. It is pointed out, however, by a writer in *The Autocar*, that statements of this sort lose sight of the fact that a motor show "is merely a means to an end." Mere size and numbers do not count when the end in view has been accomplished. The English show had far more exhibits than the one in Paris, but the reason for this lies in the fact that England has no market for her cars in France, while France has a large market for cars of her make in England, and hence the large number of French exhibits at the English show. As an example of the extensive trade which France has in England, it is mentioned that one tire firm alone has more selling-places in England than in France. It therefore does not follow that the French motor-car is losing ground because French shows are smaller than English or smaller than previous ones held in France. The English market is open to France as to the rest of the trade; whereas the French market is not open to England, the French duty on foreign cars being so high "that they have no chance except as pure articles de luxe."

TO THE HEART OF NEW YORK,
VIA GRAND TRUNK, LEHIGH
VALLEY R.R. AND TUBES.

The Hudson and Manhattan R.R. Company's uptown terminal station in New York City is situated at Greeley-square, Broadway, Sixth-ave., Thirty-second and Thirty-third sts., in the heart of the hotel, theatre and shopping districts. Passengers via the scenic Lehigh Valley route are thus afforded convenient and prompt means of reaching this district by the Hudson River tube trains, leaving Jersey City terminal (directly underneath train floor) every three minutes. Trains leave Toronto 4:32 and 6:10 p.m. Only double track route.

Secure tickets, berth reservations and full information at Grand Trunk City Ticket Office, northwest corner King and Yonge sts. Phone Main 4209.

A Pertinent Query.

IN a Southern town one morning a negro called upon a neighbor. He was met at the door by his friend's wife, and the dialogue ran something like this:

"Kinder cold dis mawnin'."

"Kinder. Think mebbe it's gwine to rain."

"Mebby it is. Is Dan in?"

"Shore; he's in."

"Kin I see him?"

"No, sirsree!"

"But I want to see him bad."

"I's sorry, but you can't see him. Dan's dead."

"Go 'way. You's jokin'."

"No, I ain't jokin'. He's dead all right."

"He die sudden?"

"He die very sudden."

"Yo' shore 'bout dat?"

"Jest as shore as I kin be."

At this point the caller hesitated a moment and then added:

"He say anything 'bout a bucket o' whitewash befo' he die?"—Lippincott's Magazine.

The girl with the turned-up nose may console herself with the thought that her mouth was just made for kisses.

Many a married man loses almost as much money playing poker as his wife loses buying bargains.

No man is ever quite so conceited after he has attended his own wedding.

The closer we get to some people the smaller they seem.

The Tendency in Motor Car Designs.

A STUDY of the types of cars exhibited at the New York shows in 1909, 1910, and 1911 has been made by a writer in *Motor*, who presents interesting statistical results. It appears that in 1909 four-cylinder cars comprised 64 per cent. of the total; in 1910, 72 per cent.; in 1911, 82 per cent. Six-cylinder cars in 1909 represented 18 per cent.; in 1910, 17 per cent.; in 1911, 12 per cent. The one, two, and three-cylinder cars in 1909 represented 18 per cent.; in 1910, 11 per cent.; in 1911, 6 per cent. In the matter of price, the writer finds that in this year's two shows in New York practically 70 per cent. of all the models offered were priced for less than \$3,000. At the Garden Show were 22 models priced at between \$1,000 and \$1,500, and the same number priced at between \$1,500 and \$2,000. In horsepower the most popular figures prove to be those between 25 and 34. As to systems of driving, it appears that in 1909 the shaft system prevailed in 74 per cent., in 1910, in 86 per cent., the smaller they seem.

You have a splendid chance to "size-up" the Oldsmobile

SPECIFICATIONS OF THE Oldsmobile Limited

Touring, seven passenger \$5,500
MOTOR—Six-cylinder "H" head type.
CYLINDERS—Cast in pairs; 5-inch bore; 6-inch stroke.
WHEEL BASE—136 inches.
TIRES—42 by 4½ inches, front and rear, Bailey tread, with Continental demountable rims.

LUBRICATION—Combined splash and positive feed.

TRANSMISSION—Sliding gear type; 4 speeds forward; 1 reverse; gears, chrome vanadium steel; bearings, roller.

CLUTCH—Cone; springs under facing; diameter, 18½ inches.

IGNITION—Jump spark, dual system; electric source, Bosch high tension magneto and batteries.

BRAKES—Expanding and contracting on rear wheels; service, foot pedal; emergency, hand lever.

SPRINGS—Front, semi-elliptical, 40 inches long, 2½ inches wide; rear, three-quarter elliptical, 54½ inches long, 2½ inches wide.

STEERING GEAR—Worm and wheel type; bearing, ball thrust; steering wheel, 18½ inch; Circassian walnut rim built over aluminum web.

AXLES—Front, Oldsmobile design, I-beam section of special alloy steel.

Rear, Oldsmobile design, full floating type.

EQUIPMENT—Standard equipment on the seven-passenger touring car includes 9-inch Solarclips headlights, combination head and tail lamps, wired with storage battery; Prest-O-Lite gas tank, mohair top with dust cover, windshield, Warner 100-mile speedometer, Transvaal-Hartford shock absorbers, Oldsmobile dragon horn, baggage rack, robe rail, foot rest, tonneau floor mat, tire irons, complete set of tools and removable auxiliary seats with collapsible back and side arms which permit the seats to be folded completely at the sides of the tonneau when not in use (Oldsmobile design). Equipment on other types in accordance with the requirements of each.

The Oldsmobile Limited

Internally, its construction is such that you could throw a searchlight on the smallest and innermost part and find therein all that you could wish for in reliability of workmanship and dependability of materials. Every Oldsmobile car is built under conditions that secure to the owner stability, permanency and a substantial return on his investment for many years to come.

The large wheels and long wheel base, the powerful, flexible, everlasting-like motor—the whole chassis of the Oldsmobile car contribute not only to your enjoyment, but adds long life to the car. These are essential features that make the Oldsmobile as superior for city use as it is for cross-country runs.

The external features of the Oldsmobile Car you can see for yourself. Have the salesman with the Oldsmobile exhibit at the show explain clearly and intelligently its internal parts. The strongest and most convincing argument that can be presented in favor of the Oldsmobile is just a plain, truthful demonstration of the principles of its construction.

And the more you get to know about the way it's made and just why it's made that way, the higher it rises in your estimation as a car that offers a sound, sterling investment to the motor car purchaser, be it his first car or his last.

SPECIFICATIONS OF THE Oldsmobile Autocrat

Touring, seven-passenger \$4,550
MOTOR—Four cylinder, "H" head type.

CYLINDERS—Cast in pairs; 5-inch bore; 6-inch stroke.

WHEEL BASE—124 inches.

TIRES—38 by 4½ inches, front and rear, Bailey tread, with Universal demountable rims.

LUBRICATION—Combined splash and positive feed.

TRANSMISSION—Sliding gear type; 4 speeds forward; 1 reverse; gears, chrome vanadium steel; bearings, roller.

CLUTCH—Cone; springs under facing; diameter, 18½ inches.

IGNITION—Jump spark, dual system; electric source, Bosch high tension magneto and batteries.

BRAKES—Expanding and contracting on rear wheels; service, foot pedal; emergency hand lever.

SPRINGS—Front, semi-elliptical; 40 inches long, 2½ inches wide; rear, three-quarter elliptical, 54½ inches long, 2½ inches wide.

STEERING GEAR—Worm and wheel type; bearing, ball thrust; steering wheel, 18½ inch; Circassian walnut rim built over aluminum web.

AXLES—Front, Oldsmobile design; I-beam section of special alloy steel.

Rear, Oldsmobile design; full floating type.

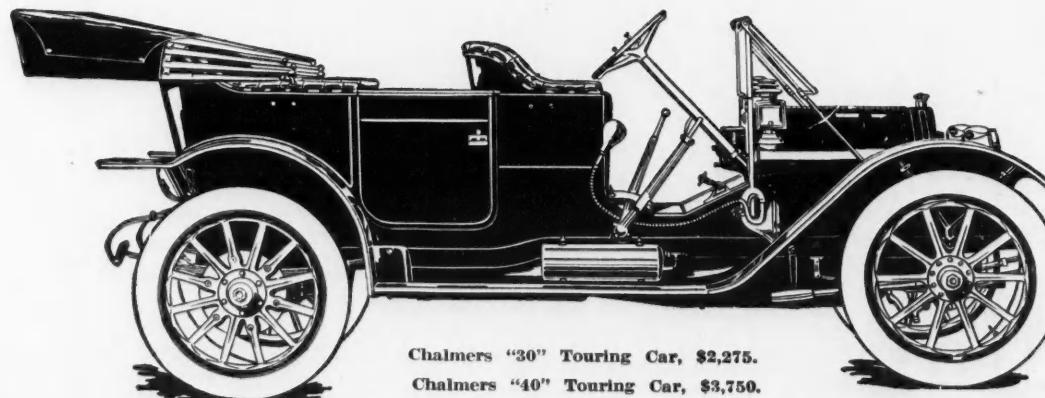
EQUIPMENT—Standard equipment on the seven-passenger touring car includes 9-inch Solarclips headlights, side and all lamps, Prest-O-Lite gas tank, tire irons, Transvaal-Hartford shock absorbers, Oldsmobile dragon horn, baggage rack, robe rail, tonneau floor mat, complete set of tools, extra demountable, ball-bearing auxiliary seats (Oldsmobile design). Top and windshield are extra. Equipment on other types in accordance with the requirements of each.

The Imperial Motor Car Co., Limited, Sole Canadian Distributors
87-95 Richmond St. E., Toronto

The "CHALMERS" will be a Feature of the Automobile Show

Some Features of the Chalmers Car

1. The greatest possible simplicity of control; the motor, clutch and transmission together forming a single compact unit.
2. The patented Chalmers sod-pan offers unusual dust protection to the power plant.
3. The motor is a marvel of power for its size—and of smoothness and quietness, reliability and economy—as clearly shown by the long list of Chalmers victories in all sorts of races and endurance contests.



Chalmers "30" Touring Car, \$2,275.

Chalmers "40" Touring Car, \$3,750.

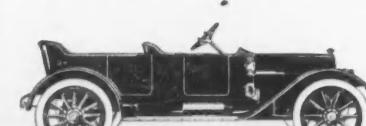
Some Features of the Chalmers Car

4. Cylinders en bloc—one of the most important features that will be explained to you at the Motor Show.
5. Annular ball bearings of extremely large size and high quality.
6. A wonderfully simple oiling system—one of the Chalmers strong points.
7. Only one pedal; it controls both clutch and foot brake, leaving the right foot free to operate the foot throttle.
8. Drop forgings are used throughout.



PONY TONNEAU

Chalmers "30"—Price \$2,375.



TORPEDO BODY

Chalmers "40"—Price \$4,000.

At the Automobile Show in the Armories Chalmers Cars will be accorded a prominent place, and will be a strong feature of the display. Here you will be supplied with information that will interest you and prove decidedly valuable.

A feature of our complete exhibit will be a show chassis of the Chalmers "30," with every moving part exposed.

Chalmers Motor Cars have a reputation that extends from Coast to Coast. The reputation is built on performances, for in the past two years Chalmers cars in prominent auto contests have won no less than 90 "FIRSTS"—including the 2,851-mile Glidden Tour of 1910, the most famous and most strenuous reliability contest for motor cars in the world.

The Chalmers is also a comfortable and a handsome car. These are features that have been given the utmost consideration, with the most gratifying results.

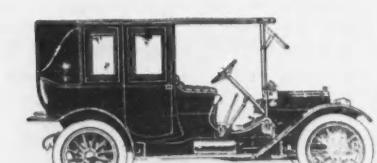
The Headquarters for the Chalmers Car in Toronto is the EATON GARAGE, Louisa Street.



ROADSTER

Chalmers "30" \$2,250.

Chalmers "40" \$3,675.



LIMOUSINE

Chalmers "30"—Price \$3,800.

THE T. EATON CO. LIMITED WINNIPEG

LA BELLA OTERO

Choice Imported Cigars, in ten sizes, ranging in price from \$10 to \$25 per hundred.

WM. GOLDSTEIN & CO.

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“YES,” said Tommy Kane, the ball-player, “the worst hotel on earth, barring none, stood some years ago on the main street of Winchester, Ky. I had been bunking at this hotel with a fellow ball player about a week, and in that short time we had enough experiences to fill a book.

“One night I found myself, unable to sleep, as is often the case, after a hard game, and along with this a feeling that something was wrong. I then arose, and to my surprise, discovered that there was a leak in the gas jet.

“Wake up, Hank!” I shouted in my friend’s ear, shaking him violently. “The gas is escaping!”

“Well, can you blame it?” growled he, as he rolled off the corn shucks that served as a bed.”

A YOUNG medical student was being quizzed by one of his teachers. “In what will you specialize?” he was asked.

“Diseases of the nostril,” replied the student.

“Good!” said the professor enthusi-

astically. “which nostril?”



The Man with the Pie (after tasting): “If you’re thinkin’ o’ gettin’ married, Bill, take my bloomin’ tip—love ain’t everythink.”—The Sketch.

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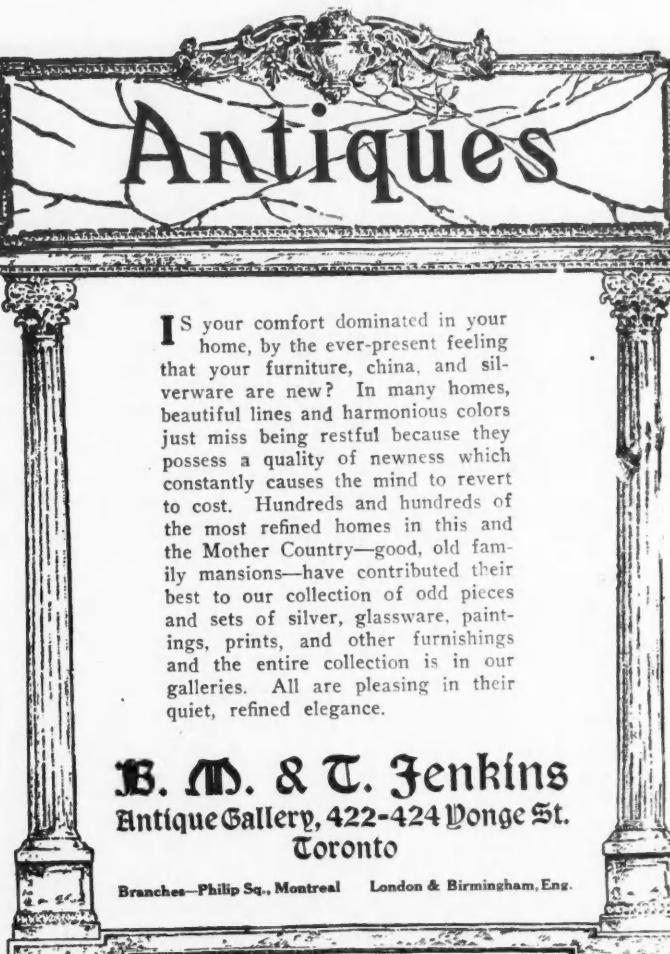
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Births, Marriages and Deaths.

MARRIAGES.

KEARNS—HAY—At the residence of the bride’s sister, Mrs. J. H. Stephens, 200 Balmoral avenue, Toronto, on Saturday, February 18, 1911, by the Reverend Daniel Strachan, Edith Mabel, daughter of the late Thomas Hay, to James Albert Kearns.

DEATHS.

NICHOLLS—Suddenly, on Wednesday,

ALEX. MILLARD
UNDERTAKER
Private Mortuary
Phone M. 679. 385 YONGE ST.

February 15th, at “The Homewood,” Toronto, Hazel Florence, daughter of Frederic Nicholls.
Funeral (private) Saturday, February 18, at 10:30 a.m.

ALLAN LINE STEAMSHIP CO'Y, LTD.

Operating the Finest Fleet of Passenger Steamers on the St. Lawrence Route.

Turbine Triple-Screw Steamships "VICTORIAN" and "VIRGINIAN" Each 12,000 tons.

Vibration reduced to a minimum. Bilge Keels, ensuring Steadiness. Long Distance Wireless. Submarine Signalling System.

Twin Screw Steamships "CORSICAN" "TUNISIAN" "SCOTIAN" "HESPERIAN" "SCOTIAN" Moderate Rate (One Class Cabin) Steamers. Montreal-Havre-London Service. For full particulars of rates, sailings, etc., apply

"THE ALLAN LINE"
77 Yonge St., Toronto
Phone Main 1181.

"The quality goes in before the names goes on."



BREDIN'S Toasting LOAF

Many people do not get all the good out of the eating of a nice slice of toast because they do not choose the right loaf of bread to make the toast from.

Bredin's High Baker's toasting loaf.

Is specially made for toasting; a rich, sweet, nutty flavored bread that takes on the crisp brown coat that everybody likes.

Hail the Bredin's driver for a sample toasting loaf.

5 cents.

Phones College 761 and Parkdale 1585.

Cosgraves XXX Porter

They may talk all they want to about foreign porters, but you've never tasted better porter than Cosgrave's XXX.

Bottled only at the Brewery.

On Sale at all Dealers

Dear Saturday Night
Dear Editor
Enclosed please
find \$1.00 for one
year's subscription
to "The Paper
worth while."
My address
is
[Signature]

Yours truly

The Bookshelf



"Clayhanger." A story of the Five Towns, by Arnold Bennett, author of "The Old Wives' Tale," etc. Published by Methuen & Company, London.

NOT very long ago I loaned my copy of "The Old Wives' Tale" to a lady who is in the habit of professing a "high-brow" contempt for the emptiness of the popular novel. She demands in fiction truthfulness to the facts of life, artistic skill, and serious thought. So I lent her Arnold Bennett's great novel, feeling that here at last was a book which fulfilled all these requirements. Two or three days afterwards she brought it back to me.

"Take it," she said, "and don't you ever again lend me a book like that. I sat up all night to finish it. But it depressed me so much that ever since my thoughts have been almost suicidal in character. I don't want any more such work as that."

And she was quite right as to the depressing character of Bennett's books—the more notable ones, at least, for he can also write light, fantastic tales. But in his finest and most characteristic work, he is unquestionably sombre. Of course, his devoted followers will point out that this sombreness is merely one aspect of his utter sincerity. Life, as he sees it in the Five Towns, is a hard, frequently, painful, and generally rather sordid thing. It is made up very largely of uncongenial tasks, irksome relationships, and the countless little incidents that jar and irritate and combine to produce a terrible burden of weariness and discomfort. This is the life he sees and knows, and he describes it as no other living man can. But is there no other life than this? Bennett has an insight marvellous in its keenness, great breadth of experience and understanding, eloquence, and supreme artistic skill. And he has also passionate sympathy, in spite of the at times hard and ironical tone under which he hides it. But he has a morbid sensitiveness to the discords of life. He can not hear the majestic rhythm and the superb harmonies because of the minor jarring notes. His nerves are all exposed, and he shrinks at every touch.

Kipling has said in one of his stories that there are times when even the best of men look across the breakfast table at their wives, and seeing the same face they have seen every day for years feel a momentary weariness and repugnance. But with decent men this is over in a moment. Nor are such moments frequent with them. Bennett, however, dwells on these things. He has an almost horrible insight into the psychology of such moments. He can see these repugnances everywhere, between husband and wife, parent and child, between lovers, and between friends. And the various blows dealt by fate. He has felt and measured them all. And from much pondering upon such things, the character of his really superb art has grown hard and sombre, in spite of the tenderness and sympathy which he displays now and then, and which he must feel at all times—for insight like his is impossible without sympathy. But his sympathy is morbid in its quivering sensibility.

This character of the work of Arnold Bennett, which was much in evidence in "The Old Wives' Tale," is even more apparent in "Clayhanger." Here it is frank and undisguised. In the former book, there was a play of incident and of character which made one forget the almost sordid character of so much of the life depicted. But here the author has frankly made no attempt to be romantic, to reach out for the interesting and picturesque, to do anything but depict with passionate sincerity the life of an ordinary young man and an ordinary family amid the smoke and dust and commercialism of the Five Towns. There are few characters—none of them picturesque—and few incidents. Of plot there is a mere skeleton. But such is the insight and skill of the novelist, that one follows with breathless interest the thoughts and doings of these commonplace people in their commonplace lives. It is a work of genius—no lesser word will do.

The author takes Edwin Clayhanger as a boy of sixteen just through his school days. We meet him as he leans on the parapet of the red-bricked bridge over the canal at Bursley and gazes down into the water, trying to adjust his ideas of the life that now lies before him. And we take leave of him at the age of about thirty-five or so—wearing a beard to hide as much as possible of a rather pimply complexion—with his

arms around the woman who had left him and married another ten years now and then with plenty of love and before, but who now shows him at you can't go far wrong!"

And strangely enough, in writing this book in which he tells the story of those days, Peter Vibart found all these things ready to his hand. For as he journeyed on down the Broad Highway towards Nowhere in Particular, he met with many adventures and fierce encounters in which there was shedding of blood. There were noblemen, too, both bad and good; and there were highborn ladies in distress for whom Peter became more than once a squire of dames. And highwaymen stepped out from cover with long and wicked-looking pistols held in steady hands. And there were country folk, old and young and middle-aged; and many wayside inns, all with a character and adventurous stories of their own. Better still, there was Charmian, tall and beautiful, brave with a courage beyond that of men, and tender beyond the tenderness of women. But best of all, perhaps, there was the good brown earth of Kent, its leafy lanes, its soft summer rains, and its glorious sunbursts; there was all the fragrance and exhilaration and healthfulness of the out-of-doors. So Peter's book is a book of spring-time and youth; and in the midst of books with a purpose, problem novels, sociological studies, and all that ilk, it comes like a breeze laden with the odor of apple-blossoms.

Peter Vibart tells his own story. And seeing that it's Peter, it had to be a delightful story, for Peter is a delightful fellow. He reminds one a little of some of Mr. Locke's heroes in his style of talk, for nothing delights Peter more than to scatter haphazard philosophy in the most unexpected places, by hedge-rows and in wayside smithies. He is furthermore a most romantic-looking fellow, dark and hawk-faced, with a rather melancholy mouth, but with bright black eyes that could sparkle over a sly joke, and could also look very steadily in the face of danger. Such a man as that was born to experience strange shifts and turns of fortune. One feels it from the very beginning, when he sits listening to the reading of that strange will, by which his uncle cut him off with ten guineas, but left half a million pounds to whichever of his nephews, Peter or Maurice Vibart, married Lady Sophia Sefton in the course of a year. As she was a reigning toast in London town, Peter did not cherish a hope. So he put the ten clinking guineas in his pocket, and started out along the Broad Highway.

Stranger almost than the will was the fact that Peter had never seen the fair Sophia, though he had heard some rather wild tales of her temper and daring. Neither had he seen the cousin Maurice who was his rival in the venture. Strangest of all, this cousin Maurice was the exact image of himself, so that even intimate friends did not know the difference. Now Maurice Vibart was a notorious rake and bully of his day, the most fascinating scoundrel in all London; while Peter was a scholar and a most knightly gentleman. But from the first he was mistaken for the other, sometimes with fortunate, but more often with unfortunate results. The resemblance saved him from a very bad beating at the hands of Tom Cragg, the pugilist; and it served him in good stead in the encounter with two fashionable scoundrels at the inn. But it was the cause of an attempt on his life by a man whose wife had been stolen by Maurice. And it was the reason why this man dogged Peter's footsteps to the end of the volume, and so indirectly was the cause of that mad run to London when Maurice was murdered, and when Peter fled before the wild hue and cry after the murderer.

But long before this, Peter had become a blacksmith and was living in the haunted house in the wood. Peter took the house because it had not been lived in for sixty years, and so there was no rent to pay. The terrible ghost turned out to be a wandering Highland piper, who took up his quarters there for the same reason as Peter, and drew hideous wails out of his pipes so as to scare people away. Peter, however, was the kind of a man that is hard to scare. He stood to his guns and made the ghost show himself. So he and the piper became the best of friends; and it was a sad parting when the Highlandman marched away with tartans flying, playing the "Wallace Lament" as his farewell—and right bravely could he play it.

Then came that never to be forgotten night when Charmian burst into his hut, fleeing from Maurice who rushed in after her. There was a

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NOBLEMEN
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That's an optical illusion, known as the MIRAGE.

There are men who think a cigar better because it is imported.

THAT'S A SMOKERS' ILLUSION, AND AN EXPENSIVE ONE, TOO.

Neither impression has any foundation in fact.

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Our Free Vaseline Book tells the special merits of each and gives directions for its proper use. Send us your name with street address, mentioning this paper, and we will mail you a copy, postage prepaid.

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BOOKS WORTH WHILE
AND OTHERS

CLAYHANGER, by Arnold Bennett—Life as seen by a brilliant and sincere, but sombre man of genius.

THE BROAD HIGHWAY, by Jeffery Farnol—A delightful romance of love, springtime, and the open road.

THE HERKOMERS, by Sir Hubert von Herkomer, R.A.—A great painter's charming story of himself and his family.

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DIXIE HART, by Will N. Harben—A story of Georgia, introducing a number of real people worth meeting.

BALZAC, by Frederick L. Wilson—France's greatest novelist interpreted for English readers.

THE TRAIL OF NINETY-EIGHT, by Robert W. Service—Much good material with a great deal of hectic nonsense.

The Automobile Show.

TEN years ago when Canadian exhibitions apportioned space for vehicles, not even a ten-foot booth was allotted to the horseless carriage. Newspapers cartooned the idea of a four wheeler minus its pony, and any dreamer addicted to such notions was accounted fifty years ahead of his generation. Now things have changed. In the capacious arena of the Toronto Armories on Saturday, Feb. 25th, the Automobile Show of 1911, opens its doors with every yard of space occupied by motor cars, motor cycles, and accessories, the most varied and interesting aggregation ever presented in the Dominion. On the invitation of Mr. Paul J. Myler, President of the Ontario Motor League, Hon. J. M. Gibson, Lieutenant Governor, has consented to open the show at 8 p.m., with a brief ceremony.

From all parts of the Province motor enthusiasts are coming, and the week of February 25th to March 4th, during which the show lasts, will doubtless mark the climax in Canadian exhibitions of automobiles, and exemplify as never before the remarkable development of the industry in this country.

Throughout Canada trade conditions in the automobile line have been, during the past year, vastly more favorable. This has given a strong impetus to the Canadian manufacturer, and has brought about a thriving and progressive condition here that is manifested in the increased output and general feeling of encouragement. Canada manufactured last year double the number of cars of the year previous, while at the same time importations from the United States were likewise multiplied by two, illustrating the rapid advance made by the automobile in popularity.

The fact that the Toronto Armories was secured, through the special permission of Brigadier-General Cotton, not only guarantees a larger space for exhibits and much more attractive surroundings than last year at the St. Lawrence Arena, but also enlists the valued co-operation of the military authorities. As a result a prominent feature of the show will be several types of cars designed for army service. The superior arrangement of the building favors the proper setting out of displays, and its central location must be counted a factor in attracting crowds.

It has been one of the objects of the management to make this year's show as entertaining as possible to the general public, and to extend its interests quite beyond the ranks of motor car owners. Hence great care has been given to details of decoration, the color scheme being red, white and blue, as befit the show's semi-military character. Refreshment booths and tea-rooms, good music and other pleasing incidents will help make a visit agreeable. Recognizing the unusual interest in aviation, there will be continuous flights of three model aeroplanes in the open space above the exhibits. As a further concession to aeronautics will be shown the first practicable aeroplane ever built in Toronto.

Even with the great amount of floor space available in the Armories, it has been found impossible to find room for all the manufacturing concerns that have applied. In the galleries, as well as on the ground floor, booths have been constructed for exhibitors of motor cycles, tires, lamps, and other accessories. The department of two-wheeled motor-driven machines will be very complete, manufacturers in Germany, England, the United States, and Canada competing.

The freight carrying vehicle portion of the show will be developed, like all other sections, far beyond the scope of last season. The commercial car having proven its economy in many branches of transportation has made surprising headway in Canada even in the last twelve months and will have consequently a wider representation. The showing of complete vehicles and chassis in this line

Edison's Great Invention Is at the Auto Show ----

The New Edison Battery

NO ONE has ever seriously questioned the fact that some day electric power would be the one power for self-propelled vehicles. The one thing needed has been a successful storage battery and for that battery the world has long waited.

Mr. Edison has at last succeeded in producing his perfected battery after ten years' work and thousands of experiments. It is not his first. He has produced several earlier models, each an advance, but none perfect. Now he has produced a battery from which is eliminated every fault.

He has tested it as no battery was ever tested before. He has tried to make it fail but it will not. He has produced a battery without lead, without acids, of half the weight of lead batteries, capable of great mileage and sure to last for years.

The Edison Battery has put Electric Pleasure Cars into the touring class and solved the problem of commercial delivery for all time.

Why the Edison Battery is Superior to Lead.

IT weighs but 48 per cent. to 56 per cent. of lead. It costs less to maintain than lead.

It contains no acids, and therefore there is NO CORROSION, NO SULPHATION, NO DEPOSIT, NO RENEWAL OF PLATES.

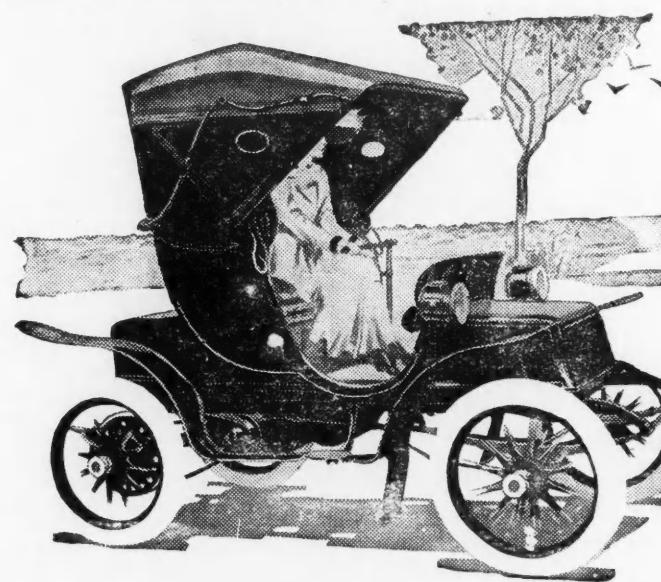
It requires no expert attention.

It will not injure from overcharging. It will not injure through being left discharged.

It will not lose power appreciably through standing idle.

Its operating efficiency is higher than lead. It is guaranteed to show at least 90 per cent. of its rated capacity after 3 YEARS' service in commercial vehicles, and more than that in pleasure cars.

It will stand the most exacting delivery service and will carry pleasure vehicles over roads and hills any steam or gasoline car can negotiate. One hundred miles on one charge is common; 150 miles is easy; over 200 miles has been done.



Why the Electric is Superior to Gasoline Vehicles

NO noise, no vibration, no smoke, no smell. No gears to shift. No clutch to throw. No cranking to start—simply move a lever.

No ignition or timing troubles.

Simpler, therefore more durable, fewer repairs and no adjustments. A gasoline engine has over 100 reciprocating parts causing wear and vibration. An electric motor has one revolving part and no vibration.

Much less attention needed than a gasoline car. No freezing. No cracked cylinders.

Safety from explosion and fire. Lower insurance rates.

No experienced driver required—anyone can run it.

Lower cost of power and no waste. The gasoline delivery wagon, for example, consumes fuel worth over \$30.00 a ton, and is running all the time; drivers won't stop their motors during delivery. Of the time consumed, 25 per cent. is running time and 75 per cent. is delivery time. The electric motor is idle when the vehicle is stopped, and is thus saving power 75 per cent. of the time.

"Detroit" Electrics

We control this successful Electric for Canada and invite inspection of the variety of models which we exhibit at the Show.

The "Detroit" is easily the foremost electric vehicle in the world. It is made in both shaft and chain driven models. It is equipped with the Edison Battery.

"Lansden" Electric Wagons

The modern electric truck with Edison Battery is the "Lansden." We predict a remarkable success in Canada for this line of commercial vehicles. The simplicity of the "Lansden" truck, together with its economy of operation and maintenance, commend it. We are exclusive representatives of the "Lansden" for Canada.

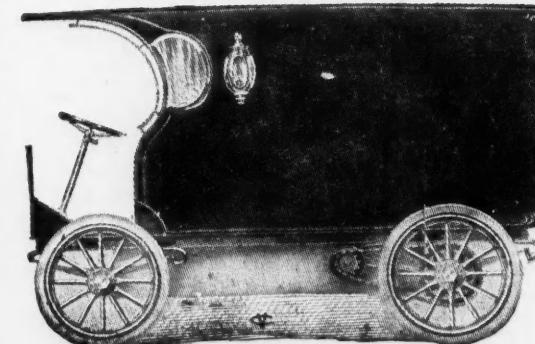
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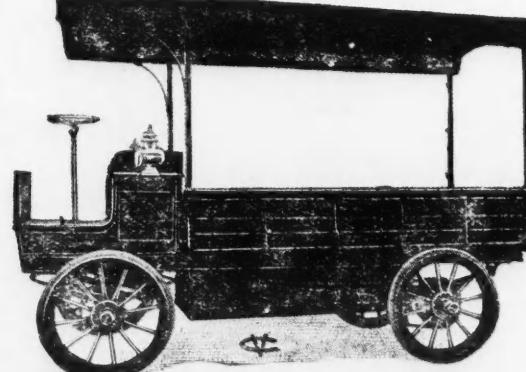
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"LANSDEN" TYPE "A" BODY.

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The highest virtue that can be claimed for a beverage is PURITY.

Of Scotch Whisky Brands there are few that can, with so much justification, claim absolute purity as can TEACHER'S. Matured in wood, and mellowed by age.

Geo. J. Foy, Limited, Toronto, Can. Ottawa Wine Vault Co., Ottawa, Can.

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A MILITARY AUTOMOBILE.

The type of automobile designed for heavy hauling in military operations. A car of this kind will be on view at the Automobile Show at the Armories.

A man is never old enough to know enough not to marry a girl who is young enough to be his granddaughter.

When a man loses his head, unfortunately he retains possession of his tongue.

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Some very smart New York Styles in Men's Fancy Vests. English Zephyr and Oxford Shirts, select patterns, \$1.25 and \$1.50. Imported Neckwear, real Irish Poplin, all plain shades. Very Special Value. 50c. Dents' Gloves in fine Capes and suedes, \$1.00 to \$2.00 pair.

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New Shirtings

WE invite you to call and inspect our extensive stock of spring and summer shirtings, now complete.

Our range is the largest and finest we have ever shown.

We offer the best combinations in color and design in French Cambries and Scotch Zephyrs, Oxfords and Crepes. They are decidedly new and beautiful in effect, and are exclusively our own.

This season we have enlarged the capacity of our factory in keeping with the ever-increasing business in our shirt to measure department, and are in a position to fill immediate orders within two weeks.

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Will Suit
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The GILLETTE is the only razor that adapts itself to your individual needs.

Whether your skin be tender or your beard tough—whether you want a light or a close shave—a slight turn of the screw handle instantly adjusts the GILLETTE blade to give you exactly what you want.

It's not a case of handling a razor so carefully and so skilfully that you make up partially for what it lacks—you simply pick up the GILLETTE and shave. The care, the skill and the adaptability have been put into the razor itself, so that any man can get a clean, quick, safe and comfortable shave with a GILLETTE the first time he tries.

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MEN'S WEAR

THAT fashion, in its narrow sense, has outgrown mere rule and model is abundantly evidenced by the most casual inspection of the displays to be seen at any of the leading clothing and haberdashery shops. With the tremendous amount of variation in shape and finish, as well as in material, weave, pattern and coloring, even the broadest statements as to styles and style tendencies should be given some qualification in order that they shall not prove misleading, and as for the details of masculine attire, their correctness, or smartness, is much more dependent upon general principles of good form, good taste and



A NEW SHIRT.
One of the spring styles of white figured madras, with bosom and cuffs of French corded linen.

individual becomingness, or suitability, than upon set standards, or conventionality of use.

From London we have rumors of the waning popularity of the silk hat, which, however, means little to us in this country, where its use has been much more closely restricted to evening dress, for the reason no doubt, that we habitually do not wear clothes so formal in character for business and general day attire as they do there. But, at the same time, it is said that the fashion of the opera hat is being revived for evening, and after the comparative disfavor of that style during the past few years it may well be that this will have some effect here, even to making it the more correct thing for all occasions of full dress.

As for the derby, though there is not the least reason to suppose that its popularity or correctness as a town hat will be lessened, there is an undoubted tendency to supplement it by the soft hat of gray or buff camel's hair or of mixed tweed or homespun, and this, in the country, is to a certain extent taking the place of the ordinary felt hat and golf cap. Nothing indicates any wider fashion of the tan derby for spring than the usual, but if a good shade—that is to say, not a deep brown—it is certainly as permissible in style, and even perhaps a bit more exclusively smart than the black. The grays have never gained the sanction of good taste in this country for general street dress, and it may be said that all other shades, both in this and soft hats—the greens, etc.—are little fancied by the best class of men. Perhaps it is a little early to speak of straws, but taking the styles for this summer by the large, I much doubt if we shall see any changes worthy of the name of new.

NOT only do tastes and ideas differ in the cut and finish of sack suits, but within certain limits a

man may follow his preference without regard to precise fashion, which is perhaps, tantamount to saying that there is no such thing. The general mode may safely be assumed as that prevailing at the general run of good clothing establishments, as distinguished from some of the more individual models turned out by the exclusive custom tailors, but as one may find at most of the "ready-made" shops a number of different designs in coats at the best the question is an open one. Without doubt the single-breasted coat is much more widely in vogue than the double. Without doubt, on the other hand, the double is perfectly correct style, and one that, from the very fact that it is now comparatively uncommon, is rather to be advised, especially in such stock materials as black or blue serge or cheviot, or in white flannel, without doubt, the medium length coat, tending toward the short somewhat, is more generally the prevailing fashion than that of extreme length or shortness. Unquestionably the slanting shoulder, without padding, is more correct than the athletic, built-out effect, and certainly outside the cheap and so-called "nobby" trade, there is no decided waistline cut or fancy finish.

Beyond this, however, the detail may be much as one prefers—lapels a little more or less wide and long, the front straight or more or less rounded at the bottom, three or four buttons in front and one, two or three on the sleeves, as fancy dictates. And the same may be said of suit fabrics.

HERE are few changes in informal dress for evenings and afternoons. A touch of individuality here and there is always possible, but in the main, the fashion of the full dress evening suit, the dinner jacket and the frock and morning coats is firmly established. Indeed, the frock may as well be left out of consideration, for the morning coat, rather long in the skirts, gracefully cut away, and now usually braided on the edges, has almost entirely taken its place. As intimated before this, there is a tendency to cut the evening waistcoat in U rather than in the narrow V shape of the past few years, the shoulders of coats are made natural or a bit sloping, instead of square, and there is, perhaps, a slight narrowing of trousers, though as yet this is far from presaging any extreme.

For informal dress and formal afternoon wear the waistcoats seem to be limited to the single breasted type, and broadly speaking there is less fancifulness of finish than was noticeable in years gone by. The collar or lapel is now rather unusual, the opening is about medium in depth and the bottom edge is cut with more or less decided points. In what may be called odd garments, however, there are good many variations in number and spacing of buttons, in pocket finish, etc., and so far as fashion is concerned, one is about as much entitled to be called smart as another. It goes without saying that the silks and more delicate fabrics are more suitable for formal wear, and I think in this respect there is a tendency toward less elaborate patterns, but while the flannels and cotton stuffs predominate, almost any fabric of intrinsic good style may be used with informal suits. The waistcoat edging, as a matter of best form should, however—at least in my opinion—be restricted to formal attire.



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The original comedian who will appear in "Three Twins," at the Princess Theatre next week.



Denotes Shirts and Collars of unusual wear; of faultless fit; of newest modes.

Essentially quality wear.

YOU, Sir, who like to feel that no man of your acquaintance wears better linen than your own, there's assurance of the best in haberdashery if you just insist on seeing this mark:

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STYLE, FIT, DURABILITY

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Look for this label on the tie you buy
BEST BY TEST

**Would it Interest You to
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that you can send a size 34 suit of underwear to us to be washed and get it back size 34? No wonders—all we claim is that we care for the articles entrusted to us and send them home so that they will feel "comfy." The best of laundry work plus comfort is our idea. If it is yours, trust us.

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THE SOVEREIGN LIFE ASSURANCE COMPANY OF CANADA

REPORT OF THE BOARD OF DIRECTORS
For the Year Ending December 31st, 1910.

To the Shareholders and Policyholders of The Sovereign Life Assurance Company of Canada:

Your Board of Directors have much pleasure in submitting the Annual Cash Statement of The Sovereign Life Assurance Company of Canada for the year ending December 31st, 1910, accompanied with a Statement of the Assets and Liabilities as on that date.

Your Board is pleased to report that the splendid financial position which your Company occupies to-day, as exhibited by this Statement, should, with economical management, be a guarantee of the Company's future prosperity.

The income of the Company during the year from premiums and interest amounted to \$138,556.61, being a considerable increase over last year. The INTEREST received in cash during the year amounted to \$28,038.55, being \$9,807.77 in excess of that received during the previous year.

Careful attention has been given to the investment of the Company's funds in first-class bonds, mortgage securities and on loans on the Company's policies, fully protected by the reserves. Through the able assistance of your Directors resident in the City of Winnipeg, Manitoba, your Board has invested during the year \$1,450,000 in mortgages on city property, the amount being in excess of 50% of the appraised value. At the close of 1910 your Company held securities the book value of which amounts to \$492,783.10. The par value of these debentures, however, is considerably in excess of the book value, being \$507,142.40.

The total assets at the close of the year amounted to \$785,283.04, being an increase over the previous year of \$24,212.18. It is gratifying to know that the death claims which matured during the year only amounted to \$3,378, being 23 1/2% of the expected claims, demonstrating the great care that has been exercised by your Medical Referee.

An earnest endeavor has been made to confine the operating expenses to a reasonable limit consistent with due efforts for new business. The results show that a saving of \$16,568.31 was effected during 1910 over 1909, or slightly over 7% of your premium income.

The agents throughout the field and the Head Office staff have demonstrated their loyalty throughout the year, and are entitled to much credit for their able efforts in furthering the Company's best interests.

A. E. DYMENT, President.

THE SOVEREIGN LIFE ASSURANCE COMPANY OF CANADA

BALANCE SHEET, 31ST DECEMBER, 1910.

LIABILITIES.

Municipal Debentures and Bonds	\$492,783.10	Reserve Fund, Company's Standard	
First Mortgages on Real Estate	177,450.00	and committed to cover the	
On Policies secured by Legal Reserve	75,027.71	Company's Liabilities upon the total insurance in force, British	
Legal Reserve	75,027.71	Offices One 3 and 3 1/4% Table \$444,843.52	
in Banks, Head Office and Agency	8,730.93	Death Claims reported, proofs not completed	
Accrued Interest	8,365.93	1,150.00	
Net Quarterly and Semi-Annual Premiums not yet due and Premiums on the course of collection (less 10% on first year and 5% on renewals)	2,514.48	Medical Fees	5.00
Policy Liens under non-forfeiture agreements	14,105.88	Paid-up Capital	209,995.00
Office Furniture (10% written off)	1,951.94	Surplus	635,993.52
Agency Balances	35.07	from	\$94,690.26
Reserve on Policies reinsured in other companies	4,222.10	shares	34,590.26
		129,280.52	
		\$785,283.04	

CASH ACCOUNT, 1910.

DISBURSEMENTS.

Death Claims	\$ 7,625.00
Surrendered Policies	\$11,124.92
Policy Loans Transfer	3,065.95
Interest	10,790.88
Sundries	28,038.55
Proceeds of Share Calls	115,191.08
	\$858.07
	19,320.60
	175,450.00
	12,409.29
Operating Expenses:	
Head Office Expenses including Rent, Stationery and Printing, Advertising, Salaries, Directors, Attorney and Auditor Fees	17,764.00
Agency Expenses including Rents, Salaries, Commissions, etc.	11,188.00
Travelling Expenses and Medical Fees	4,288.35
Life Fees	2,071.01
Law Costs	1,622.22
Miscellaneous expenses	4,739.43
	\$41,573.01
Extraordinary Expenses	12,500.00
Cash at Banks, Head Office and Agency, 31st December, 1910	8,736.93
	\$285,673.71

Audited and found correct.

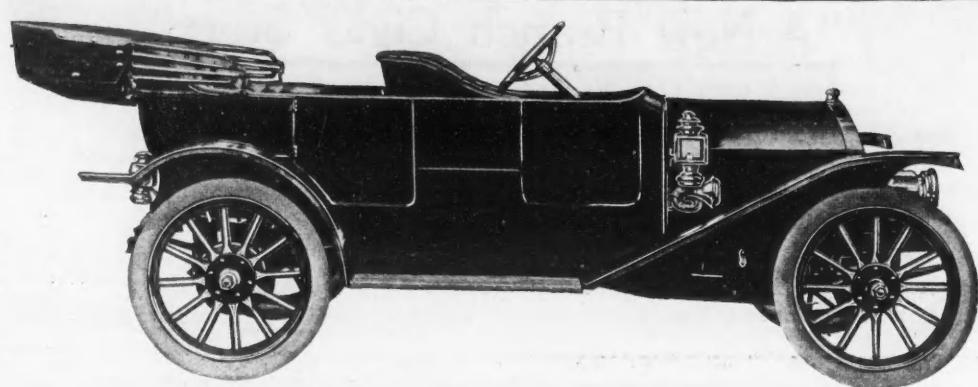
HARRY VIGEON,
T. WATSON SIME, Auditors, Chartered Accountants.

The following Shareholders' Directors were elected for the year 1911:—A. E. Dyment; R. R. Scott; Winnifred Thomas Baker; London; Stephen Nixon, Ingersoll; S. H. White, Sussex, N.B.; H. J. McKeiljohn, Toronto, and the following Policyholders' Directors:—J. W. Thompson, Toronto; W. Sanford Evans, Winnipeg; Robert J. Munro, Peterborough.

At a Directors' meeting immediately following the Annual Meeting the following officers were elected:

A. E. Dyment, Toronto, President; Stephen Nixon, Ingersoll, First Vice-President;

S. H. White, Sussex, N.B., Second Vice-President; John McClelland, Treasurer; H. J. McKeiljohn, Managing Director. Thomas Allen was elected Secretary and James Hayes Assistant Secretary.



After all, the greatest demands that can be made of any car

are that it has power and endurance. Power to take it over good or bad roads—endurance to keep on taking it.

These two vital qualities are exemplified in the "Canada Tourist." This car is the product of a common-sense application of sound engineering principles to a type of power plant that is perfect in mechanism and efficiency.

Appearance does not make a perfect automobile, but every owner desires a car whose lines are of good design. This fact has been borne in mind with the result that a glance at the "Canada Tourist" will show—that it is beyond a doubt a splendid type of car for pleasure purposes. The demand for this kind of car has been great, but has been limited to a few "known" cars—cars that will go the *whole* distance. Motorists for pleasure must have a car that will "take it as it comes" and come through in good condition.

We have accomplished absolute rigidity of

chassis construction and the frame, steering gear, motor supports and other attachments are as rigid as can be devised.

Three point suspension, the high tension magneto and reliability of motor are "Canada Tourist" features.

The car has 112-inch wheel base, 34-inch wheels, semi-elliptic springs in front and platform suspension in the rear. The motor, clutch, and transmission are in one unit and are enclosed, including the fly wheel. The oiling system in the "Canada Tourist" is unique. The oil is forced by a gear-pump to a channel in the gear-case and is screened each time it passes through the motor.

The "Canada Tourist" will be found in our exhibit at the Motor Show. We will be there to answer your questions.

Five passenger, fore-door, *fully equipped*, \$1,675.00.

Canadian Motors Limited
GALT, ONTARIO



THE AUTOMOBILE SHOW

The Toronto Automobile Show is going to be something larger than any held heretofore in Canada. It is going to have some new features; there are going to be some new makes of cars on display.

The cars we are showing are, and have been, the "star attraction" in every Automobile Show held within the last five years anywhere.

Just read over our list of cars and you will realize why the exhibit should attract you.

PIERCE-ARROW—Here is the modest tribute which the Pierce-Arrow makers offer their friends: "Your loyalty to the Pierce-Arrow has done more than all other things to furnish the stimulus to constant betterment. Your coming back, year after year, for later models of the Pierce-Arrow is the best proof of a well founded belief in our purpose to achieve a high standard."

STODDARD = DAYTON—The introduction in the "1911" catalogue of the Stoddard Dayton says this about the output: "Each individual car that goes out must bear an unqualified guarantee—must uphold our reputation though it was the only car we ever built. You have never heard of any Stoddard-Dayton cars being offered at run-around-the-block prices." The Stoddard-Dayton cars being shown this year are exceptionally attractive.

HUPMOBILE—The Hupmobile is your classy runabout for the city. That is the long call for the "Hup," but there are also some models in touring cars that have made a record. The "Hup" people in their publicity have this to say: "If you judge a car by its record—and no other judgment can be fair and just—look into the record of the Hupmobiles. You will find that they have won a place with larger and costlier cars because these latter have performed no service—requiring strength and power—that the Hupmobile has not performed."

THE REO—And the "Reo" manufacturers have this to say: "The question is not **WHAT DOES IT COST?** but **WHAT DO I WANT?** The answer is 'Reo.' For more than any other car at any price, the Reo gives you those things which count for enjoyment, safety, and general satisfaction in motoring."

Write for Catalogues and Price List.

The Automobile and Supply Company
22-24 Temperance Street, Toronto

flexibility

It is when caught in a stream of congested city traffic—where figuring is done in inches, and progress accomplished only by twists and turns and sudden stops and starts—that a motorist learns just what his car really can do.

Safety demands, in such a case, *flexibility*, and the

"GUY 30"

is a complete answer. It is the fulfillment of the motorist's most urgent want—a car that responds *immediately* and *exactly* to the slightest desire of the driver. It is not necessary in the Guy 30 to change gears in city driving. Free running, responsive, and noiseless, it will take you through the tightest places with a nicely.

Ponder on these points: One pedal controls brake and clutch, all valves enclosed, cylinders offset, gears helically cut, unit power plant, multiple disc clutch, and straight drive to rear axle.

This car is luxuriously appointed and is very roomy. The workmanship is of the famous "Guy Quality" known to the discriminating few as the acknowledged standard of high class coach work. While designed as a five-passenger, fore-door, touring car, it has room for seven passengers and extra seats will be provided if required. Its springs are long and easy riding. The entire car is built on straight lines, low set and rangy—combining comfort with speed.

The Guy 30 is equipped with wind shield, speedometer, clock, gas head lights, oil side and tail lights, black mohair top, Rushmore generator, horn, full set tools with jack, Bosch magneto, and Schebler carburettor.

We will have a Five-passenger Fore-door, and a Single Torpedo Roadster on exhibition at the Motor Show, and it will be well worth your while to see them before making a purchase.

Matthew Guy Carriage & Automobile Co., Ltd.
Oshawa, Ont.

flexibility

The Car of Big Proof to Back Big Claims

A Canadian Car
Entirely
Jig-made

EVERITT—\$1450

2 Years' Guarantee. EXTRA TIRE. "Special Tudhope" Equipment.

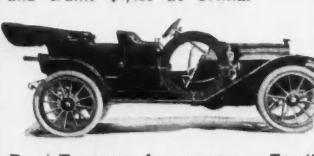
Sold at U. S.
price saves
you \$300



Fore-door 5-passenger Touring Model—wide, roomy, inviting and comfortable. \$50 extra.



Torpedo-Roadster—Of excellent design, has class and snap. With tire and trunk—\$1,450 at Orillia.



Demi-Tonneau—4-passenger Family Car, changing to 2-passenger Run-about—\$1,450 at Orillia.



Standard Touring—5-passenger, roomy, comfortable and dependable—\$1,450 at Orillia.



1000-lb. Light Delivery Model—Low floor, windshield, rear doors—\$1,450 at Orillia.

YOURS "Everitt" car is Canadian-made—it is built entirely with jigs, which make all parts absolutely true. This means tremendous strength and very slow deterioration and wear, your car keeping in perfect condition.

The motor is tremendously strong, yet light and simple, being built in, on and around a solid jig-made, one-piece casting that keeps all parts in alignment and exact adjustment. This saves you scores of troubles.

The transmission gears are nickel-steel. You cannot cross them, as they come into neutral during changing, and idle gears are locked out of action.

The wide-web, deep, double drop side frames give a low, graceful, easy-riding car, yet maintain high "Everitt" road clearance.

Parts are guaranteed two years. You replace or interchange easily. The car cares for itself by automatic devices. You get tremendous value, extreme quality and perfect "Everitt" service.

Prove it yourself by inspection of the "Everitt" at the shows.

THIS new Canadian car is made by the Tudhope's, of Orillia, in a new factory, with special machinery, under most advanced shop practice.

Mechanically, the "Everitt" is unique in design, being the practical composite design of 15 experts. "Everitt" design is simple, weight-saving, strong and self-protecting by automatic oiling, accessible oil cups, non-crossing gear, easy take-down of parts, simple adjustments.

In comfort, you get hand-buffed leather upholstering, wide, roomy and low-hung bodies of exquisite finish, superb spring equipment, non-vibrating motor, silent transmission gears.

In service, you get low upkeep cost from the long-stroke motor, lessened tire wear from 34-inch wheels, minimized breakages, quick-starting from high-tension magneto, high road clearance from double-drop frames.

In completeness, you get an extra tire, sight gasoline gauge, big gas lamps and generator, etc., known as "Special Tudhope" Equipment, included with each "Everitt" car. No later purchases needed.

Ask for
Catalogue 28.

TUDHOPE MOTOR CO., Ltd.
ORILLIA, ONTARIO

See it at the
Shows.

Tudhope Motor Sales, Limited

168 King St. West, Toronto

Tudhope-Everitt Sales Company

Peerless Garage

344 Queen St., Ottawa

Tudhope, Anderson & Co., Limited

Western Showrooms:

Winnipeg Calgary Regina Saskatoon

Carriage and Harness Supply Co.

210 McGill St., Montreal Limited

It was
Nordica
 who used a
Heintzman
& Co.
Piano

in Massey Hall this week.

Monday, 27th

in Massey Hall, 'twill be

Teresa Frances
Wolfe

who in her song recital will also use a Heintzman & Co. piano. This artist will be assisted by

JAN HAMBURG
 The Eminent Russian Violinist

Of Miss Wolfe, "The Musical Courier," New York, says: "She possesses a brilliant voice, and sang artistically."

A cordial invitation is extended to Saturday Night readers to visit the new warerooms of ye olde firme of **HEINTZMAN & CO., LTD., 193-195-197 Yonge St., Toronto**—finest piano warerooms on the continent.



The Outlay for Cars and for Horse Vehicles.

It is estimated that in the year 1910, between 180,000 and 185,000 cars were built and sold in this country, the total value of which is estimated at \$240,000,000. While these figures sound large, they are in reality very small, says a writer in The Cycle and Automobile Trade Journal, when compared to what is spent annually for any one of the number of what one might say frivolous articles, such as candy and tobacco, and they "sink absolutely into insignificance when compared with the money that goes into liquor." The writer asks if the latter articles add to the health, strength, and increased vitality of the race all that is being added by the automobile, and yet "we do not find the bankers and speculators sending up a hue and cry about this tremendous economic waste." The writer compares the amount spent on cars with that spent on horses, as follows:

"The official figures as to the value of horses on farms alone in January this year was \$2,276,360,000, this does not take into account the horses not on farms and these figures do not seem to be available at the present time. The money invested in mules alone is double that spent for all the automobiles manufactured this year, the figures being \$494,098,000. This makes a total for work-horses and mules of \$2,770,458,000. The census bulletin gives the number of wagons, trucks, farm wagons, etc., all vehicles used for delivery purposes, as 711,000, placing the average cost of these at \$80, which is certainly a conservative figure. The delivery vehicles alone are worth \$56,880,000. During the year between 900,000 and 1,000,000 pleasure carriages were manufactured, which, at an average of \$75 each, could be roughly estimated as worth \$75,000,000. If these amounts are added to the figures representing the value of horses and mules we have \$2,992,338,000, and this tremendous sum does not take into consideration any of the horses or mules except those on the farms, there being no satisfactory data with which to work. What do these figures mean? Simply this, that as the automobile is eventually to displace, to a large extent, the horse for commercial purposes and also for pleasure-driving, there can be but one conclusion, that the automobile industry has as yet only just started."

A writer in The Scientific American discusses the respective costs of horse-drawn and motor-trucks in a special article, in which he says:

"Actual cost records of 20 motor-wagons of 500, 1,000 and 1,500 pounds capacity, as used in Syracuse by as many different lines of business for periods of 6 to 22 months, show an average cost per month for maintenance and repairs, exclusive of tires and batteries, but including repairs due to carelessness and accidents, of \$13.25 per month per car. An estimate of the cost per year of running and maintaining one of these wagons, which covers 50 miles a day with a consumption of one gallon of fuel to every 14 miles, is \$1,217, figuring depreciation at 20 per cent., repairs at \$150, and tires at \$50. As compared with this the maintenance of two one-horse wagons, at a total estimated cost of \$22 a week, would amount to \$2,112. The resultant saving by the employment of the motor-vehicle amounts to \$895—almost enough to pay for the machine the first year."

"Motor-trucks and wagons are built for almost every conceivable purpose for which horses and wagons are used, even for work in farm fields, for road-building, hauling milk, ice, household goods, for street-sweeping and sprinkling, and many other special purposes. In design and construction they vary as widely as pleasure cars ever did, and in carrying capacity range from the 100 pounds or more that can be carried in parcel-delivery tricycles to 7 and 10 tons moved by massive trucks. Speaking very broadly, there may be said to be two standard forms of construction; for the better trucks of 2 and 3 tons and upward, the use of a vertical four-cylinder motor in front, sliding-gear transmission, differential countershaft and side chain drive; and for delivery wagons and light trucks of one and one and one-half tons' capacity, double-cylinder opposed horizontal motors placed either in front under a hood crosswise of the frame, or under the body of the vehicle lengthwise of the chassis. When the horizontal motor is used planetary transmission is frequently employed, with single-chain drive to the countershaft, though in some makes sliding gears and shaft drive are employed. Water-cooled and air-cooled and four-cycle and two-cycle motors are used in different makes, each having its advocates."

We have been very careful to mark the prices very close to cost, as we wish to clear out as many as possible before the large Spring shipment arrives.

New Shipments of ORIENTAL RUGS Direct from Persia Just Arrived

We have now opened some new bales of fine Royal Kirmanshahs, Mesheds and Gorovans, which have just arrived from Persia.

Sizes range from 11 feet x 8 feet up to 18 feet x 11 feet. Colors are all in delicate shades of ivories, light greens and blues, with medallion and all-over designs. Ideal Rugs for drawing-rooms.

The quality of these Rugs is such that we can highly recommend them. They are among the finest procurable.

We have been very careful to mark the prices very close to cost, as we wish to clear out as many as possible before the large Spring shipment arrives.

It would be very inadvisable for intending Rug purchasers not to give our collection a careful examination, as we are well known to offer the largest stock and the lowest prices in Canada.

Out-of-town Customers may have Rugs sent on approval by stating size and color desired.

Courian, Babayan & Co.
 40 King Street East, Toronto

Many a fellow who used to have pleasures as though they meant business is now sifting the ness.
 ashes of his discontent.

The man with a level head, never
 Some men even go about their gets it from butting in.

The Art of Letter Opening.
 SECRET SERVICE agents of certain of the Foreign Offices and Police Departments of foreign coun-

"A New Branch Cigar Store"

On or about March 1st next, we will open at the south-west corner of College and Spadina Ave., what has been planned to be the finest cigar store in all Canada.

The same high class stock of Havana Cigars, Tobaccos and Smokers' goods that has made our head store at 5 King West famous throughout Canada, will be in evidence at the new branch.

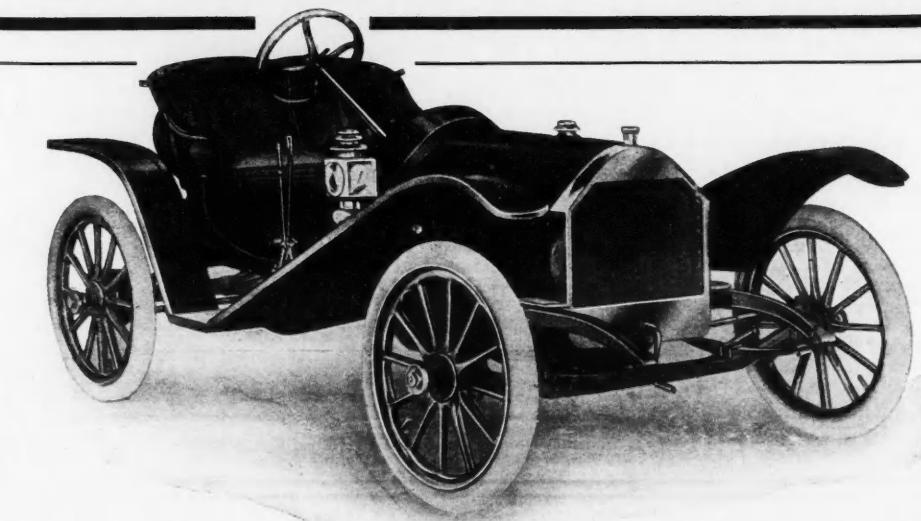
A. Clubb & Sons 5 KING WEST 282 YONGE ST. 445 YONGE ST. 474 SPADINA AVE.
 At Yonge St. Above Trinity Square At Carlton New Store, at College St.



Tuckett's Cigarettes

Tuckett's Club Virginia Cigarettes .15c. for 10
 Tuckett's Special Turkish Cigarettes .15c. for 10
 Tuckett's T. & B. Cigarettes .10c. for 10

TUCKETT LIMITED HAMILTON



"Now come back and compare them with the HARDING"

After you have seen the various exhibits at the Motor Show, you know what you can expect from every manufacturer in America for 1911.

If any other car offers you as much for \$750 as the Harding, even in external values, you can easily find it out.

First, take a look at the car, therefore, which might seem to compete at an approximate price, and make your own comparisons.

The first thing that will occur to you after you come back to the Harding exhibit is the appearance of the Harding car. Its graceful, smart appearance, beautiful low hump body, is equal to the symmetry and artistic beauty of cars sold far in excess of the price asked for the Harding.

Even more important and valuable in your eyes is the question of transmission and ignition.

On this score, no comparison can be made between the Harding at \$750 and any other car unless the latter includes the selective sliding gear transmission and the Bosch high tension magneto.

To eliminate these two vital features (which are not found in any car under \$1,-

Specifications of the Harding "20"

MOTOR—Four-cylinder, vertical; cylinders cast in pairs. 3 1/4-in. bore, 3 1/2-in. stroke; nickel steel valves 1 1/2-in. in diameter; bearings of best white metal; fan-bladed flywheel in front.

IGNITION—Bosch high-tension magnetic. No spark coil batteries or condenser.

COOLING—Thermos system. Water pipes of very large diameter, alleviating the pump and heating troubles.

LUBRICATION—Splash system, fed by automatic oiler controlled by the accelerator.

CLUTCH—Cone clutch, adjustable.

TRANSMISSION—Selective sliding gear, two-speed forward and reverse nickel steel gears. Transmission case bolted to crank case, giving a positive alignment.

DRIVE—Shaft drive running on double radial ball-bearings, with one universal joint.

FRONT AXLE—One-piece I beam section.

STEERING GEAR—Rack and pinion type, with 15-in. steering wheel.

DRIVE—Front wheel expanding, on rear wheels; hand lever operating emergency brakes and foot pedal operating the other.

CONTROL—Gear changed by hand lever, with foot accelerator and hand lever by steering column.

TIRES—30x3-in. Dunlop Clincher.

EQUIPMENT—Side oil and tail lamps, full tool and tire repair kit and horn.

PRICE—\$750 f.o.b. London.

Now come back and compare them with the HARDING

tries have raised letter opening to a fine art.

Some kinds of paper can be steamed open without leaving any trace, and this simple operation is followed by rebrushing the flap with a bone instrument. In the case of a seal, a matrix is taken by means of new bread before breaking the wax. When other methods fail the envelope is placed between pieces of wood with edges projecting one-twentieth of an inch. The edge of the envelope is first flattened, then roughened, and finally slit open. Later a hair line of strong white gum is applied and the edges are united under pressure.

Harper's Weekly

Motoring Directory

HERRESHOFF-FRASER SALES CO.
 692 YONGE ST., TORONTO
 Phone North 2431 L.W. Fraser, Manager

FOR A TAXI

PHONE MAIN 6921

A POMPOUS doctor was going round the wards followed by a crowd of students. "Yes, sir." "And you play a wind instrument?" "Yes." "You see, gentlemen, nothing is worse for the lungs than the wind instrument. What is this man's occupation by his disease?" he said, turning to a patient. "Now, your instrument, my friend?" And this man is a musician. Aren't you?" The man replied: "Concertina."

FINANCIAL SATURDAY NIGHT.

32 PAGES
PAGES 17 TO 24

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Whole No. 1212



A RECENT discussion in the House of Commons, at Ottawa, relates to one of the most unfortunate occurrences in the history of Canada, namely the Quebec Bridge disaster. A return was tabled by the Hon. Geo. P. Graham, Minister of Railways, which revealed the fact that "a guarantee bond of \$100,000 which was held by the Quebec Bridge Company against the United States Fidelity and Guarantee Company, as a security for the successful carrying out of the construction contract by the Phoenix Bridge Co., was forfeited after the collapse of the structure. It was stipulated in the bond that in the event of the failure of the Phoenix Company to carry out its contract, notice should at once be served at the guarantee company's headquarters at Baltimore. Strange as it may seem, no such notice was sent by an official of the Bridge Company, and the natural inference is that someone was guilty of gross carelessness and perhaps of something worse."

It would be hard to find words sufficiently strong to express the feelings of most Canadians about that whole Quebec Bridge affair. We have never got to the bottom of the matter and never may, but no one who followed the discussion in Parliament and the revelations and charges made in the newspapers and by word of mouth could avoid the conclusion that the business arrangements in connection with the construction of that bridge were deserving of the utmost condemnation. There were wheels within wheels and companies within companies. The parent company had an insignificant capitalization and how much was paid in is hard to say. That the government was being milked for all it was worth all the way around was the only conclusion. All that could be said in favor of the government was that it seemed to have done as well as it could in the matter of construction but that the organization linked arms with favoritism and graft and incompetency from the start and, like Sodom, was destroyed for its rotteness. Unfortunately for the justice of the punishment, the innocent were made to suffer while the guilty escaped.

Had a private firm been erecting a structure of this nature, although possibly neither the firm nor the government could be blamed for its collapse, the private firm would at least have taken precautions against financial loss in case of such a misfortune. This, so far as I can remember, the government utterly failed to do save in the instance mentioned above. Certainly any guarantees it secured were altogether disproportionate, and it must be out a pretty penny on the whole transaction. It was bad enough to have neglected to secure guarantees, but it is simply damnable that even this guarantee for \$100,000 was not exercised. The Ottawa correspondent remarks that someone was guilty of gross carelessness and perhaps something worse. The correspondent proceeds to explain what became of the guarantees, as follows:

"When after the collapse of the structure, the Government took over the affairs of the bridge, notice was served on the guarantee company by the Department of Justice. The company declined to pay over the \$100,000 on the ground that the condition of prompt notice had not been fulfilled. The justice department, after investigating the conditions of the bond reported that the proper legal steps to secure payment of the \$100,000 had not been taken by the Quebec Bridge Company or its officials, with the result that the guarantee company was relieved of its responsibility, and the assets of the Quebec Bridge Company, owing to this carelessness, were reduced by \$100,000."

I presume the government loses this, too, as there really does not appear to be anyone else to do any losing, although it would seem that had the bridge proved a success there would have been quite a few to share up the profits. The Dominion Government has done some good things for us but the Quebec Bridge affair was not one of them.



BEFORE leaving this topic, it is worth while drawing attention to the loop-hole by which the Fidelity and Guarantee Company escaped. The notification clause is inserted in these construction contract bonds ostensibly, at least, for a definite object, that object being that the guarantee company's interests shall not be prejudiced through ignorance of the default of the concern engaged on the contract. It can readily be seen that a guarantee company cannot be supposed to know of the default of the various people or companies engaged in construction work and that the only way it can hope to obtain redress or to protect itself against loss is to insist upon immediate notification of any such default. Now, in the case in point, the disaster was so awful that it was sent out by telegraph all over the world, and within a few hours the news was being read by people interested and disinterested, in every city where newspapers are printed and sold.

The United States Fidelity and Guarantee Company's head office is in Baltimore and it is as certain as anything can well be, that not only were officers of the concern fully apprised of the situation, therefore needed no special notice, but that they drew long sighs of relief when the period of notification had passed without any notification being served upon them. The Department of Justice evidently considers that the wording of the clause rather than its intent is binding. As the Department ought to be the best judge on this subject, I can only quote the above experience in the hope that it may save some unfortunate from a similar error. At the same time a bond free from the technicality by which the Fidelity Company made its escape, would compel the elimination or amendment of the objectionable feature, just as the freer life insurance policy drove out the policy with the many loop holes and conditions.



MUNCHAUSEN, Bart., has been loosed and is upon us once more. In times of peace he behaves with becoming modesty, but the moment there is work for him to do, and good pay to be earned, he elbows his way to the front once more and makes a bid for it. Just now there

is more rivalry in the manly art of exaggeration than in the representation of "things as they are." Was there not a god or an idol or a graven image of some sort dedicated recently to things as they are? Poor little fellow, he must have concluded that he was born into an unappreciative world. Well, I don't especially insist upon things as they are myself, but it makes me gulp every time I read one of those annexation scare headlines.

An enterprising newspaper man has invented an argument against reciprocity. It attracts my attention because it deals with financial matters and more especially as out of the same publication I had previously clipped the answer. It sounds a little like the cart before the horse, I know, but it's all right. "Tell me the answer and I'll ask you the question." The argument was that if we adopted reciprocity we wouldn't get any more money from England.

I'm not arguing for or against reciprocity, mind you. I'm only going to burn a little incense to the shade of the

it will very shortly, thus satisfying the desires of every genuine Britisher. But we are doing this to benefit ourselves, just as we are looking for a wider market not only in the United States but in Germany and France and throughout the world. But it should be remembered that other countries are looking out for themselves also, and there has to be a little give and take in the matter. Similarly, England is looking for places for the investment of her money, and in this matter she is considering herself only. That is just what she should do. We don't want any favors. If we haven't investments sufficiently attractive upon which to borrow money on a business basis, in a country such as we believe this to be, we ought all to have guardians to take us out for short walks in the sunshine. Here is the list of British capital invested abroad, as compiled by the London Statist. It is from the same loyal Canadian paper that was filling up space trying to make us believe that if we had anything to do with reciprocity England wouldn't have anything to do with us.



TORONTO MILLIONAIRES: NOEL MARSHALL.

Mr. Marshall is a very well-known business man of Toronto. An article dealing with him will be found on pg. 23 of this issue.

god of things as they are. I am going to direct your attention to a few features of the clipping referred to above. It contains the evidence that John Bull is no great respecter of persons or ideas, political or otherwise, when it comes to investing his money. He invests it where it is safest, and where he is likely to get the best return. People mostly have to admit that when it comes to selecting the good things he has the *puissance* of a nigger in a melon patch. They seem to forget that John's experience goes back some years before ours and that this is not the first time in the centuries that the quack doctor has tried to send him to bed when he was feeling first rate, thank you. However, I'll just give you a list of John Bull's investments to show that he doesn't insist

Just look at those figures—three billion pounds sterling! Hasn't the decrepit old lady some money yet?

THE COLONIES AND INDIA.

North America— Canada and Newfoundland	£372,541,000
Australasia	
Australian Commonwealth	301,521,000
New Zealand	78,529,000
Africa—	
South Africa	351,368,000
West Africa	29,498,000
Asia—	
India and Ceylon	365,399,000
Straits Settlements	22,037,000
Hong Kong	3,104,000
British North Borneo	5,131,000
Other British Possessions	25,024,000
Total British Colonies and India	£1,554,152,000

FOREIGN COUNTRIES.

United States	£688,078,000
Cuba	22,700,000
Philippines	8,202,000
Argentina	269,808,000
Mexico	87,334,000
Brazil	94,440,000
Chili	46,275,000
Uruguay	35,255,000
Peru	31,800,000
Miscellaneous American countries	22,317,000
Russia	38,288,000
Turkey	18,320,000
Egypt	43,753,000
Spain	18,808,000
Italy	11,513,000
Portugal	8,134,000
France	7,071,000
Germany	6,061,000
Miscellaneous European countries	36,319,000
Japan	53,705,000
China	26,809,000
Miscellaneous foreign countries	61,907,000
Total foreign countries	£1,637,684,000
Grand total, all countries	£3,191,836,000

Economist

The production of the Crow's Nest Pass Coal Company for the year 1910 was 1,220,000 tons, an increase of 323,000 tons over the year previous.

Pearl Lake Gold Mines
Promotion

DIRECTORS of the Temiskaming Company of Cobalt are responsible for the promotion of Pearl Lake Gold Mines, the capital of which is \$2,500,000. The manager of the Temiskaming Mining Company also has aided in that promotion. An elaborated advertising campaign has fixed the responsibility for the corporate existence of Pearl Lake Gold Mines.

SATURDAY NIGHT in its issue of three weeks ago deprecated the efforts of the promoters of Pearl Lake Gold Mines to "develop the public" after "prospecting the public." That SATURDAY NIGHT mildly stated the situation, now is very much clearer, consequently this recurrence to the subject and recital of events of interest to speculators in general and to shareholders in the Temiskaming Mining Company in particular.

Not only has there been an attempt to distribute Pearl Lake shares because of the proximity of some of the so-called "Timmins" veins, but closely related to this is a transaction in which the President of the Temiskaming Company understood to have reaped a profit on submerged land transferred by him to the Temiskaming Co. As the whole story suggests an investigation for the benefit of Temiskaming shareholders, it well be as well to reproduce these extracts from Pearl Lake Gold Mines advertisements:

Properties . . . situated "immediately adjoining the Timmins claims." They "consist of four claims of about 127 acres, and are situated in what is stated by eminent engineers to be the centre of enrichment of the famous Pearl Lake District of the Porcupine Gold Fields. As may be seen by the accompanying map, these claims are on the northern boundary, where development work has progressed to considerable depth, and high values are being recovered, and lie directly on to the northern boundary of the well known McIntyre claim, and are but two claims removed on the west from the Connell Veteran Claims, recently acquired by the Consolidated Goldfields of South Africa, and which are considered by eminent engineers to be among the most valuable properties in the Porcupine Gold Fields."

The burden of proof, as the lawyers say, is thrown upon the Timmins Mine, the McIntyre and the Connell claims, although Norman R. Fisher, B.Sc., M.E., in his report to Mr. Burr E. Cartwright, president of the Pearl Lake Gold Mines, Limited, and also president of the Temiskaming Mining Company, says:

"I was much impressed with what I saw in the surface indications of the property, and, taking into consideration the gratifying results now being obtained from development under like conditions on the adjoining Timmins property, I verily believe that further prospecting and development of these will result in the opening up of ore bodies of considerable value."

Another authority reports the existence of "fifty veins," and H. E. Southworth, M.E., who made a circular success of the underground workings at the City of Cobalt, vouches for the presence of "free gold in the small cavities left by the oxidation of the pyrite." Mr. Southworth did not venture to "verily believe" as Mr. Fisher did—that "ore bodies of considerable value" would be opened up. The contents of the "small cavities" sufficed, so long as "the adjoining Timmins property" served the purpose of promoters.

Irrespective of engineers and maps, the forces which made the high grade Timmins fissures did not perform a like service for the Pearl Lake Gold areas. The "Timmins veins" have not been traced on to Pearl Lake Company ground. One or two of them enters the McIntyre. The chances are the Pearl Lake ground will not have the same enrichment, and the capitalisation of \$2,500,000 is entirely unwarranted.

Had the President of the Pearl Lake Company, Mr. Burr E. Cartwright, who also happens to be the President of the Temiskaming Mining Company, been desirous of dealing impartially he would not have taken the area in the bed of Pearl Lake and "made two bites of the cherry." This immersed "mine" cannot be seen or investigated off hand. It adjoins the Pearl Lake Company's claims, and the McIntyre. It was obtained from Alex. Gillies for a payment of \$5,000, the price altogether being \$100,000. Naturally this subaqueous "mine" belonged to the Pearl Lake Company—which has a "verily believe" interest in the "Timmins veins." Instead of turning over his option to that company another disposition was made of it.

Will the directors of the Temiskaming Mining Company inform the public whether they have taken over the Gillies fraction in the bed of Pearl Lake, and at a price that will net Burr E. Cartwright the President of their company a profit of \$50,000? The understanding is that the Temiskaming Company made the second payment on this Gillies fraction. As the Temiskaming Company was recently in debt and has just resumed dividends, the necessity for a complete statement cannot be evaded. If Mr. Cartwright did not sell for \$150,000 what he paid \$100,000 for—and sell it to his own company—he is being maligned. If he made this profit, he should be compelled to resign the presidency of the Temiskaming Mining Company.

A Most Satisfactory Report.

In another column of this issue will be found the annual statement of the London Life Insurance Co. The thirty-sixth annual report shows the company to have experienced one of the best years in its history. The total assets of the company are \$3,255,000, while the receipts of the year just closed amount to \$842,000. Of this sum \$316,000 was paid policyholders or heirs. Other disbursements amounted to \$295,000, leaving a balance of \$230,000 to be placed to the credit of the investment account. The report states that the company's funds were well invested throughout the year, and no losses were experienced in this connection. Altogether, the report is the most satisfactory document.

Shareholders of Canadian Cottons, Ltd., will be pleased at the recent action of the directors of that company in restoring the 1½ per cent. quarterly dividend, which was discontinued when as Colored Cotton shareholders they parted with their shares to form the new corporation.

R. L. Forbes has succeeded Alfred S. Williams as manager of the Royal Mail Steam Packet Company.

Cameron Spear, promoter of the Continental Wireless Telegraph Company, has been held in New York City on a charge of using the mails to defraud.

YOUR SAVINGS

It is better to invest your savings in a good bond to yield from 4% to 6% than to receive only 3% income.

The fact that bonds may be bought in \$100 denominations is not generally known.

We are offering some \$100 first mortgage bonds of an excellent Canadian corporation to yield the investor 6%.

Our circular N-4, which contains a description of these \$100 bonds and other good investments, will be sent upon request.

Emilius Jarvis & Co.

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Dealers in Conservative Investments.

JARVIS BLDG., TORONTO



Chief Office for Canada, Toronto.
ALFRED WRIGHT, Manager.



IRISH & MAULSON, LIMITED,
Chief Toronto Agents.



Wherein the Advice of an Investment House is Valuable

Beyond a certain point the element of safety in an investment grows smaller as the returns grow larger. But, on the other hand, if the returns are very, very small or nothing at all, the safety of the investment may again be reduced. Yet again, it is possible for conditions to be such that an investment in the shares of a low-dividend or non-dividend paying enterprise would be, above all others, the most promising investment you can make.

Now, can you, without statistics, without a knowledge of existing business conditions, be so well informed as to differentiate between the good and the bad, the mediocre or the brilliant investment?

An investment house of extensive clientele and wide statistical information can be of great advisory assistance to its clients in warning against inadvisable investments and directing their attention to safe ones.

Our Security Reports

are sent from time to time, as issued, to our clients and to those who, as possible investors, wish to keep informed on securities dealt in on our markets. May we have your name on our list? It will obligate you to nothing and will be of undoubted value to you.

F. H. Deacon & Co.
Members Toronto Stock Exchange
Investments
97 Bay Street, Toronto, Canada



IT'S to be hoped the public is ready for the slaughter. Here's the Big Tooth Gold and Silver Mine, Ltd., post office address Porcupine, estimating it has gold values under ground to the extent of some \$32,000,000. The wording of the prospectus seems to indicate that whoever prepared it has a lot to learn. The capital of Big Tooth is \$1,500,000—dollar shares—of which \$1,000,000 in shares is handed holus bolus over to M. W. Simpson, the gentleman who sold claims to the company.

There is thus left in the treasury 500,000 shares which, if they were sold at par, would bring in half a million dollars. This would be a respectable sum to place in the treasury for development. But avail yourselves of the statutory privilege a mining company has, of selling shares below par. Big Tooth decided to offer shares at 20 cents apiece, and they offer at that sum only 200,000 shares. In this way all sold the company would take in the sum of \$40,000, less twenty per cent. commission: \$40,000, less 20 per cent., would bring in net some \$32,000. If anyone thinks he can actually put gold mining operations underway in Porcupine with this collection, he is vastly mistaken, and any person who buys Big Tooth shares in the belief that he participates in real gold mining, has a lot to learn, and he will probably learn it.

Re Dominion Zinc Company. The president, J. J. Turner, informs me that the company has only recently obtained a charter and has sold only a limited amount of stock. They own one hundred acres in Albemarle, Bruce County, near Wiarton, and the president says there is a large quantity of zinc there. One cannot make any intelligent comments on a company which is yet in its earliest stage.

A. L. B. Hamilton: I know of no reason why Mackay stocks are not perfectly sound. I would hold Mackay.

F. H., Rousseau, Muskoka: You are practically asking me to determine beforehand whether the grey horse or the black horse will win the race. I am not able to say whether stock in the Pioneer Loan Co., of Brandon, would turn out to be a profitable investment or not, but the company appears to be in good hands and seems to have an extensive field for its operations.

Subscriber, Acton West: I do not know the Red Deer Development Company of Toronto, but the best course to pursue if you want to purchase Western land is to get out to the country and see it, or deal through the land department of one of the railways. The majority of these Western land companies cannot be complimented on the methods they employ to get business.

F. S., Ottawa: The head office of the Cobalt Station Grounds Mining Company, Ltd., is in care of J. B. Watson, 45 Queen street, Ottawa, Ont. A letter addressed there will probably bring you the required information. All the directors are Ottawa men. John Heney & Son, 20 Sparks street, Ottawa, have charge of Coleman and Buck Consolidated. If your efforts fail, write again here.

Editor, Gold and Dross: Have been an interested reader of your column for a long while, due to a great extent to the fact that I have been badly bitten and lost heavily. However, I have finally got back to solid ground again, and now would like very much if you could tell me how to invest about \$3,000 to bear 6 per cent. or better. I would prefer to place this in Toronto if possible. Thanking you in advance.

X. Y. Z.: In seeking about for investment issues, one should not forget bank stocks. The healthy community bank shares should be the premier security. In the case of Canada our leading bankers have—selfishly and foolishly—abandoned attempts to put some clear daylight through the system, and the toppling of a number of banks over the edge has in turn had its effect on all bank shares. However, take the Bank of Montreal, Commerce, Merchants, Dominion, Imperial, Nova Scotia, and so on, and I don't know one that is not a gilt-edged investment. Look up the returns made to shareholders, and you will be surprised to find leading banks paying from eight to twelve per cent. There is nothing sounder nor more remunerative than shares in nine out of ten of our Canadian chartered banks. Leading Canadian industrials also present opportunities for investment. Pennmans, Ltd., preferred stock pays six per cent., and at the price of 88 will yield on your investment nearly 7 per cent. In 1909 the company turned its preferred dividend four times over. Mackay preferred, bought at 75 to 80, will yield about 5½ per cent. Do not strive to obtain too great a yield on your money; you should first demand absolute security, and, after that, profits. Province of Ontario 3½ per cent. bonds yield about 3½. Many municipal bonds yield more than this. Bonds of the Dominion Steel Corporation will net you about 6 per cent. There are a number of milling issues also which are attractive purchases.

Seared Sucker: Please send address to Editor, Gold and Dross.

Inquirer: Crown Reserve has paid two monthly dividends of five per cent. each. The last is payable March 15 to shareholders of February 28.

F. R., Hamilton, Ont.: Harris-Maxwell about the time when it was in quite a dead condition merged with Tourneville (old Indian), when the latter was also in a weak state, and the resultant company is known as Goldfields, Ltd. It is about as far away from being an investment as anything I know of.

O. A. S., Wingham: The head office of Dominion Textile Company is situated at Montreal. This is a cotton manufacturing company, which has taken over a number of other going concerns. Net profits for 1909 amounted to over \$678,000, and the total assets have a stated value of over \$14,978,541.39 as at the end of 1909. This is some \$4,000,000 over the amount of their stock liability authorized, consisting of \$7,500,000 common and \$2,500,000 preferred stock, of which, however, only \$5,000,000 of the former and \$1,858,113 of the latter has been issued.

D. I., Toronto: If I advised the purchase of any mining stock, I think the one you name would be one I might suggest to you. But I would rather—seeing you know nothing about the property—put your money into something where the investment would be more firmly based.

If any one doubted that the British Columbia Amalgamated Coal Company was on the rocks, the notice of the annual meeting to be held on February 25, 1911, in

The Gold and Dross Department is deluged with communications, the writers of which have failed to sign their names and give their addresses. No attention can be paid to such communications. Your name and address is a necessity, not for publication, but as a matter of good faith.

the offices in Portland, Oregon, is sufficient proof of the fact.

The Secretary, A. B. Crossman, admits to shareholders that the country was flooded with the promotion stock of this company a couple of years ago, which spoiled the market for treasury shares. The company has had tremendous difficulty in working the property on Graham's Island, as work had to be abandoned more than once for lack of funds. Then the company could not raise \$5,000, although they tried hard, and finally they tied themselves up in such a way that the death recently of a gentleman named Hartman has resulted in the company's losing the Graham Island property, it being taken over for the amount loaned on it, \$5,000. They still have some equity in Nicola Valley properties, and luckless shareholders will be asked to go to the stockholders again to provide stock so that this may be worked. All of which is mighty sad reading for shareholders.

St. Catharines, Feb. 6, 1911.

Editor, Gold and Dross: Would you advise buying stock in a mining company operating in Porcupine district, known as Swastika, as stock is being largely offered here at 20 cents per share, or do you know anything regarding the company?

R. J. A.

I do not look on Swastika as a purchase. It seems to me they require too much faith on the part of shareholders. Look up recent allusions to Swastika in Gold and Dross.

Porcupine is a regular godsend to the army of financial dilettantes lining each side of the New York curb. They worked Cobalt down to the frayed ends, and lately victims have fought shy of anything beginning with a capital C. Now Porcupine—with its vast possibilities—appears on the scene, and the ten, twenty and thirty-cent gentry are getting real busy. T. D. Nesbitt, of No. 25 Broad street, New York, offers Canadian shares at a quarter each in Porcupine Exploration & Mines Company. All you have to do is to buy shares, and then keep on hoping. Shares in bargain gold mines are worthless.

Editor, Gold and Dross:

(1) If I place stock for safe keeping with a brokerage house, how would I be affected in the event of its failing?

(2) If I place stock certificates for safe keeping with a bank or trust company, what would my standing be in the event of their failure?

Very few people, so far as I know, place stock for safe keeping with a broker. If he does, it is at his own risk, and the broker would a great deal rather he took his scrip elsewhere. I do not presume that the broker could be held responsible for the same. If you mean that you buy on margin, and the broker thinks the time has come to sell you out, he is very apt to do so, as I believe he has the right to. If a broker held stock for you as a courtesy, and he failed, it is a legal point as to what your position would be. If he was holding stock in connection with carrying your account and the firm failed, you would rank as a preferred creditor, I imagine, entitled to whatever proportional distribution of the assets was made. The above applies pretty well also to a bank or trust company, unless in the case where you deposit your stock in a safe deposit vault of the bank or trust company, and you then receive a certificate or receipt, on presentation of which your stock would be handed back to you. The only safe place for unencumbered stock is your own strong box, or in a safe deposit vault, for which receptacle you pay an annual fee.

Re Douglas & Lacey Companies. A subscriber to shares in some of these concerns, of which information was asked last week, informs me that all the properties there mentioned have been absorbed and are now known as Amalgamated Properties, Incorporated. Frank S. Rosebrugh, president, New York City. The subscriber in question "invested" seven years ago in some of these stocks, and he was surprised and delighted recently to receive a distribution which amounted to one-fifth of one per cent. of what he had originally paid in. Here are the companies taken over:

Alaska Oil and Mines Exp., Erie-Ontario Gold Mines, Gold Tunnel, New England Homestake, Interstate Osgoie Petroleum, Mexican Exploration and Development, Mid-Continent Petroleum, Plumbus Mining, Potosi-Orleans Mining, Yavapai Company, properties Midway Goldfield-Bullfrog, Casa Grande Mining and Smelting, Amalgamated Gold and Copper, Alamo Properties, including Aurora, Home Run Gold Mines, Consolidated Gold and Copper, Iron King Extension Copper, Pride of Arizona Copper, Mammoth Gold, Standard Smelting and Refining, Haslemere Mining and Milling, Homestake Extension Mining, New Century Mining, Union Consolidated Refining, Union Consolidated Oil, Osages Companies.

Isn't that the box of fancy mixed biscuits.

W. H. F.: Buying Porcupine shares at this stage of development is simply gambling. I would not purchase Preston stock.

J. J. D., Erin: My advice is to keep your money out of Porcupine flotations. Those we see advertised are pretty much all the same; none of them give the shareholder very much chance.

Collingwood, Feb. 3, 1911.

Editor, Gold and Dross:

Would you advise the writer to invest any money with a new company called the Dominion Wire Screen Mfg. Co., Ltd., of Woodbridge, of which company Mr. Maunsell is the president and patentee of the article to be produced. With him is associated Mr. Leushner, of 75 Yonge, Toronto. The company is supposed to have a fully paid up stock of \$250,000.

ANXIOUS ENQUIRER.

Not only would I not advise you to put money in this, but I would advise you not to put any in.

F. O. N., Clinton, Ont.: Progress Oil Company looks to me like a direct offer to hand over your money and trust to luck, with the chances against you from the outset. Better forget all about it.

Cuban Realty Company Shareholder: An officer of this company informs me that copies of the most recent annual report have been mailed to each shareholder. If you have not received yours, let me know. If you have, send me a copy, if you wish.

Hartford, Conn., Jan. 31, 1911.

Editor, Gold and Dross:

Please give me your opinion of Valentine Mines, Limited, office at 704 Eastern Township Bank Building, Montreal, its present and future possibilities of being a bread-winner for its shareholders, and oblige.

J. B. C.

Valentine was one of those water-on-the-brain notations made from Montreal, with a capital of a million dollars and shares selling at five cents. Like its neighbor, Belmont, and some others, it seems to give little promise, and less performance.

Optimist, Kingston: The U.S. Fibre Stopper Company I never heard of. The Ware-Progress Company I have taken up before. I don't think it is quite good enough for your money.

Capital \$4,000,000 Reserve Fund \$5,000,000 Total Assets \$62,000,000

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TORONTO CANADA

INVESTMENT LIST

Our February Bond List, which has just been issued, contains an unusually large list of debentures ranging from Province of Ontario, yielding 4 per cent., up to municipals yielding 5 1/2 per cent.

We are also offering high grade corporation bonds returning the investor over 6 per cent.

We will be glad to furnish a complete list upon request.

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The Safest Investment

Bonds are acknowledged to be the safest form of investment. Let us send you a list of bonds combining safety with good interest return.

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Assets, \$3,267,082.55

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THE Aetna Life Ins. Co.

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The Premium on \$10,000 of Insurance at age 30 on the year Convertible Term Policy is only \$29.00 quarterly. Ask for particulars. Other plans equally favorable.

CENTRAL CANADA BRANCH OFFICE:

9 Victoria St., Toronto

Traders' Human Nature.

WHEN the tonnage figures of the United States Steel Corporation were printed, a Stock Exchange trader who had been hanging over the news ticker for a quarter of an hour turned suddenly around for a dash into the Steel crowd, and collided with a broker. "What's the matter?" the broker asked. "Steel tonnage increased 436,000," exclaimed the trader, recovering his balance. "That's more than was expected, isn't it?" the broker asked. "Yep," said the trader, speaking around his shoulder. The broker watched him. He invaded the Steel crowd. The last quotation had been 81 1/2; he offered 500 shares at 81 1/2. "That's a trader," reflected the broker. "The news he waited for was good, better, in fact, than he himself expected, and he rushes straightway into the market to sell the stock. He may be selling long stock, on which there is 1/2 per cent. profit, or he may be selling it short on the chance that he can buy it back before the close at a profit of 1/2 per cent. In either case, his reasoning is that the stock is a sale, because the good news is out. That seems absurd, and yet all traders do that, and they get a living." —N.Y. Evening Post.

MONTREAL FINANCIAL REVIEW

THE PREMIER OF QUEBEC AND THE PUBLIC UTILITIES BILL.

MONTREAL, FEB. 20, 1911

FINANCIERS in Montreal, as well as the citizens generally, have been watching the papers for the latest news from Quebec concerning the Public Utilities Bill and its treatment at the hands of the Legislature. Financial people are interested largely from the standpoint

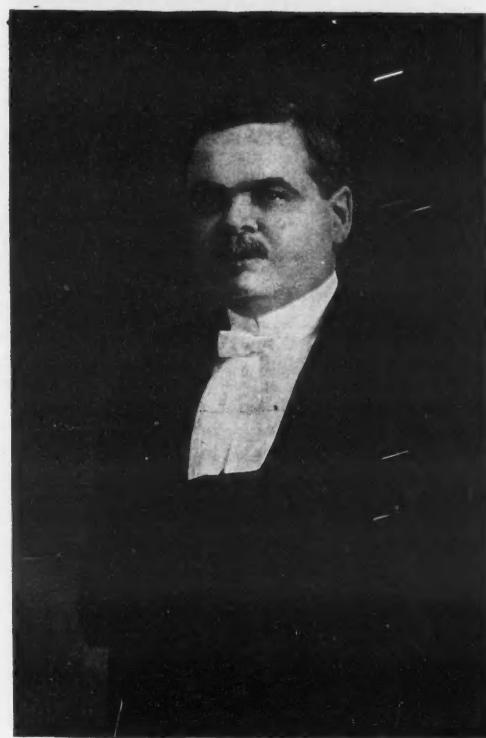
of investors in the stocks of the public utility companies, while the public is interested from the standpoint of those who contribute monies which pay the dividends to the holders of the shares. Large holders of shares are not anxious for the Legislature to circumscribe the privileges of the companies, while the general public finds its interests on the other side. Just what a small shareholder, who is also a large contributor to the earnings of the companies, thinks of it all, is difficult to say. On the whole, however, any legislation which curbs the powers of the companies will meet the favor of the masses, and this not because the masses understand much about the subject, but simply because they think it will be to their financial advantage. After all, it is just such a motive which is responsible for most of the conclusions reached by the classes, so that recriminations are hardly in order from either side.

Premier Gouin has shown that this Public Utilities Bill is not being thrust upon him. It became law somewhere about a year ago, but it attracted very little attention till about midsummer, when all the excitement began to develop over the rivalry between the Canadian Light & Power Co. and the Montreal Light, Heat & Power Co. for the hand of the Montreal Street Railway. It was then suggested that the Commission step in and put an end to the proposals of the rival suitors.

Nothing in particular developed at the time; and in the absence of a complaint, the Commission was unable to demonstrate any of its powers, the result of which was that some of the newspapers pointed the finger of scorn at the new experiment. Later on, however, a complaint was laid against the Montreal Light, Heat & Power Co. on account of its charges for lighting. The Power Company held that no complaint, within the meaning of the Act, had been laid. The Commissioners decided against the company, and the latter appealed to the Court of King's Bench on a question of jurisdiction. No decision has yet been given on this matter. Under the circumstances it was only to be expected that the Quebec Legislature would do something to place the Commission in a stronger position in order that it might be more effective in the matter of action upon complaints laid before it. Early in the session, Premier Gouin intimated that the matter would receive the attention of Government before adjournment, and last week he personally submitted to the Lower House a measure to more clearly define the scope and powers of the Commission. Formerly, the Commission had the right to investigate complaints concerning practically any of the functions of a public utility company—in which is included provincial railway and traction companies, light, heat and power companies, and telegraph and telephone companies. The Commission had no right to set aside or disturb the terms of contract between a municipality or a private individual and a public utility company, save where a municipality has given a monopoly use of any road or street. In all other respects, apparently, it had the right to issue orders as to the performance of the various functions of a public utility company and to enforce the execution of these orders, even to taking possession of the premises of such a company. How far it might interfere in the matter of regulating rates is hard to say, and doubtless a very considerable fight would have developed had any order respecting this matter been given. Apparently, however, it had the right to fix tolls where no contract existed.

Details of the addition to the powers of the Commission have not yet been published, but these *Legislature Gave New Powers.* The powers are apparently more clearly defined. The powers are also extended in order that the Commissioners may deal with the matter of quality of service being performed and may issue an order to improve the service. This is possibly in view of many complaints which are heard among the citizens of Montreal concerning lighting and also car services. If the gas or electricity service in any place in the province is not satisfactory, the Commission may order the company to supply a better article and it may also determine what is a reasonable rate to charge for such service. It may also annual rates or charges which discriminate between private individuals or between municipalities. Thus, in the city of Montreal or vicinity, rates for street lighting some time since varied all the way from possibly around \$80 or \$90 per lamp to not less than \$115, though it is just possible that the new contract adjusted this matter. Apparently the Commission would have the right to deal with a charge of this nature, but whether it would reduce all charges to the lowest figure is a question which only time will answer.

Also, in the new amendment, the Commission is empowered to order a company to extend its system to a part of a municipality in which it now does business, and apportion the cost between the company and the individual. It may also order a company to adopt appliances for the safety of the public. Both the above might have reference to the Montreal Street Railway as well as to some extent to the Power Co. The Railway has been taking the stand that it does not have to extend its system to certain points, and a somewhat similar discussion is being carried on concerning the extension of the gas pipes of the Power Co. The reference to safety appliance would seem to interest the Street Railway most, having quite possibly some bearing on the choice of fenders. In addition to this, the long over-hang of the Montreal cars is undoubtedly dangerous to the general public while swinging around curves, and something may have to be done in order to safeguard the lives, limbs and property of the citizens. The whole effect of the amendments or additions is to strengthen the Commission upon points which were attacked by the public utility companies, and by means of which attack the Commission was prevented from taking the action in the interest of the public for which it was formed. No doubt Lieut.-Col. F. W. Hibbard, K.C., chairman of the Commission, had



SIR LOMER GOBIN,
Premier of Quebec Province.

much to do with framing the new measures, and no doubt, also, Premier Gouin was thoroughly in harmony with the effort to make the Commission effective.

Sir Lomer Gouin is unquestionably a popular Premier. He goes back to Quebec each election. Some Reasons for with such enormous majorities that His Majesties. it is in his power to adopt almost any kind of legislation he may choose. I do not know whether he is brilliant or not, but he has a wonderful amount of what we ordinarily call common sense. He seems to retain his hold over his followers more by the confidence he inspires in them through his fairness and well-balanced views than by ordinary political jugglery. For instance, take this Public Utilities Bill, or take his method of administering the timber lands of the province. It would have been an easy matter, no doubt, for him to have favored the privilege system rather than to have dealt it some of the severest blows it has ever received in this province. In the matter of the administration of the timber lands, his Government pursues the policy of ten-year leases, renewable at the end of the period. The renewal, very rightly, takes place at a largely enhanced rental, thus obtaining for the people revenues which, under a long lease system, would undoubtedly go into the pockets of the possessors of the privilege—the lease. In the Public Utilities Commission he also stands between the people and the owners of privileges of a monopolistic character, so that, whatever may be his object, it is not surprising that he has the confidence of the people to an unusual degree.

Sir Lomer is now a man of fifty years of age. As may be surmised, he is of French-Canadian origin, although the date of his birth, March 19th, nearly committed him to the Hibernian ranks. He came from Grondine, Que., which for some reason is associated in my mind with accidents to steamships in the St. Lawrence River, although I freely acquit Lomer Gouin of complicity in the matter. He was educated in Sorel and Levis Colleges and finally in Laval, Montreal. He came from his politics logically, having married the daughter of Honore Mercier, whose memory still calls up the tear in the province of Quebec, and whose grave is decorated by thousands of his loving compatriots each autumn. Few things are more striking than the unanimity of this homage paid the dead Mercier. Sir Lomer studied at the office of Sir John Abbott without apparently absorbing any of his political views. He was called to the Bar in 1884 and entered politics in 1891, unsuccessfully contesting Richelieu County. In 1897, however, he was elected to the local House for Montreal, and three years later also became an alderman of the city. He received the portfolio of Public Works in the parent administration, and in 1905 was called upon to form a Cabinet and was made Prime Minister. He was knighted by the Prince of Wales in 1908, on the occasion of the Quebec Tercentennial. He is a member of the Council of Public Instruction, Board of Control of the Provincial Bank, and a director of the Mount Royal Fire Insurance Co.

Continental Life Report.

AT the annual meeting of the Continental Life Insurance Company held recently at the head office of the company, Bay and Richmond streets, Toronto, the financial report presented showed that the insurance in force at the end of the year 1910 amounted to \$6,367,883, a gain of \$462,886. The net premium income was \$208,028.24 after deducting re-insurance premiums paid, and the income from interest, rents, etc., after deducting head office expenses, was \$50,538.64. In the year 1910 the net premium income was just \$15,050, and the insurance in force then amounted to \$705,200, as against over six million dollars in force at the end of 1910. The company is now on a basis where it is paying shareholders a six per cent. dividend.

Representative Harry L. Rhoads who sits in the Pennsylvania Legislature for Lancaster, Pa., has submitted a measure under the terms of which it becomes a felony punishable by imprisonment or heavy fine, where a promoter is convicted of misrepresentation.

Severe weather reduced the output of Crows Nest Pass Coal Co. to 179 tons for five days during January. For the rest of the month the output was head of figures for the previous year.

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A new and interesting booklet on Mexico has just been issued by the Missouri Pacific Railway. It is called "Mexico, a Foreign Land a Step Away," and contains many absorbing pages on the beauty and interesting spots in our sister republic. This booklet is especially valuable in view of the recent troubles in Mexico, as it gives the reader a comprehensive idea of that country. Copies may be obtained free from any Missouri Pacific ticket office or by writing to the Missouri Pacific Railway, St. Louis, Mo.

Canadian and Scotch Banking Systems

By JAY ELWOOD

THE recent bank failures in Canada have called forth, as was only to be expected, demands not only for a thorough investigation into the Farmers Bank affairs, but for such a complete revision of the Bank Act as will prevent the recurrence of similar deplorable happenings. In the matter of safeguarding the shareholders and depositors of Canadian banks, is there not something suggestive in the banking practice of Scotland?

It is pretty generally conceded that the Scotch system of banking is one of the best in the world. Yet this was not always the case. In point of fact the existing system was the outcome of one of the biggest financial disasters of the nineteenth century. The City of Glasgow Bank, an institution having branches all over Scotland, closed its doors away back in the seventies, involving thousands of people in its downfall. In those days the Joint Stock Companies Act did not apply to the Scotch banks, and as the liability of the shareholders was thus unlimited, these unfortunate people were, in the majority of cases, utterly ruined, their last farthing being taken in order to meet the claims upon the bank. The cause of the failure was wild speculation on the part of the board of directors, continued and increased in order to try to recoup the bank for the losses upon the "wild-cat" schemes into which the directors threw the money of the people. Not even the imprisonment of the entire board of directors, as well as the general manager, was compensation for the widespread ruin and misery. But justice was done, and there were no scapegoats, the entire board of directors paid the penalty.

Naturally enough, such a calamity resulted in all the Scotch banks being brought under the provisions of the Joint Stock Companies Act, and with the addition of the word "Limited" after the name of each bank, the shareholders knew that their liability was confined to the amount of their shares. But the most important part of the system is that, in common with all other commercial concerns incorporated under the Joint Stock Companies Act, an examination of the books must be made by independent outside chartered accountants, whose certificate, which has to be in terms prescribed by law, must be attached to the annual balance sheet and statement of accounts which are submitted to the shareholders at the annual meeting. These accounts are incomplete without this certificate from the auditors, and the latter must satisfy themselves by personal examination of the books, accounts, cash, securities, etc., that things are as they seem. There can be no taking of anyone's word, the auditors are responsible to the shareholders for the absolute accuracy of the accounts to which their certificate is appended. This system has been found to work in a most satisfactory manner—at all events, there have been no failures in the Scotch banks since the City of Glasgow Bank disaster.

It may be urged that auditors of the kind above mentioned might be amenable to corrupting influences, but thus far nothing of this nature has happened in Scotland. The auditors of the Scotch banks are not appointed by the board of directors, but by the shareholders at the annual meetings, and their appointments are, as a rule, confirmed every year. They are thus responsible directly to the shareholders, and they are not likely to throw away their high standing and good reputation in order to wink at irregularities. In any case, the law prescribes their duties, and the shareholders can call them to account at any time. Auditors appointed by the shareholders are really preferable to governmental inspectors: the former are more likely to have a keener sense of responsibility than the latter, and even government officials are not immune from seductive influences. Moreover, governmental inspection almost inevitably tends towards something of a stereotyped nature, but its fundamental defect is that it is a form of supervision imposed from the outside, and lacking that keener interest and sense of responsibility which hedges round inspectors appointed by the shareholders, the people who have the real stake in the matter.

After a succession of financial calamities, of which the Farmers Bank failure is the latest, it is almost inevitable that public opinion should swing to the extreme in the matter of a revision of the existing system of inspection. But the very vehemence of this demand is apt to exhaust it before anything really satisfactory can be accomplished. Because a suggested remedy may be more commonplace than heroic, it should not, therefore, be contemptuously rejected as being totally inadequate to cope with the situation. The example of the Scotch banks is, at all events, worthy of consideration. The power of appointing inspectors should be vested entirely in the shareholders, just as is the appointment of the directors. The Scotch banks have their own staff of inspectors who check the workings of the various concerns, year in and year out, but over these are the outside auditors representative of and responsible to, the shareholders.

Sir Edmund Walker deprecates a surfeit of criticism of the Canadian banking system. With all due respect to such a high financial authority, it may be said that criticism that is constructive, and not purely destructive, should be gladly received and taken into consideration. After all, a matter of grave public concern is surely a fit and proper subject for discussion in the press of Canada.

The Nickel Situation.
A Benighted Day

By ALEX. GRAY

BECAUSE of the authenticity ordinarily accredited to the United States Geological Survey, the comments of its statistician, Mr. David T. Day, on the subject of "The Platinum and Nickel Industries," appeared in the January Review of Reviews, are apt to be accepted ex cathedra.

They are so removed from the facts, and so diffuse as to nickel, the sources of its supply and markets for the metal—they would not call for correction were it not that they emanate from one whose knowledge of mining in general is not of recent origin, whose official position would imply that he was in closer touch with events.

Taking Mr. Day seriously and seriatim: he states that "at this moment the position of two metals, platinum and nickel, are so unsatisfactory that the industries are in a critical condition," the cause assigned to nickel as being the "failure of trust methods" to meet the peculiar conditions." Moreover, "the supply of nickel is too great" and a platinum "famine is threatened." As against "trust methods," the late Joseph Wharton is cited, for example, he having "ruled the nickel market in peace and prosperity." Mr. Wharton prospered because he was "a great metallurgist," by "improving the smelting art," and succumbed to "Canadian ores," which were re-

sponsible for a lowering of the tariff "against his vigorous protest." . . . "Wharton closed the only considerable nickel mine in the United States and submissively changed his activity from mining and smelting nickel ores to making government nickel steel at his Bethlehem Iron Works."

This recital will bear repetition as a prelude to the deduction that the International Nickel Company—which succeeded the Wharton "reign"—has lacked the Wharton "shrewd knowledge of trade principles" and "has tried to force a great supply upon a market that does not exist."

According to Statistician Day, the International Nickel Company "pushed nickel steel," and when there was not "war enough for the armor plates," nickel had to be adapted to culinary purposes. Even this makeshift was futile, in the reckoning of Mr. Day, when "cheap tin" was "let in," and "tinware was sold in five and ten cent stores, which competed with nickel at fifty times the price." Under these circumstances aluminum intervened. "The nickel trust, though backed with many millions in capital, and vitally interested, has not so cut the price as to lead to a division of the utensil trade" with aluminum. "Neither has it re-introduced nickel-coated wares to compete with tin, though Wharton's assistant, Fleitmann, showed the way many years ago. WHARTON DIED A FEW YEARS AGO AND THE NICKEL TRADE NEEDS NOT A TRUST BUT A MERCHANT."

The scarcity of platinum can be dismissed as something too obvious for controversy, notwithstanding reports of recent discoveries. Therein Mr. Day was exact—and therein only. Otherwise his views are luminous in their density—if the Hibernism will be permitted. His tribute to the pioneer who mastered the metallurgy of nickel ores is eminently appropriate, but he overstates the case in behalf of Mr. Wharton, who became and remained a factor in the International Nickel Corporation. Mr. Wharton's "reign" was of the imperio kind, in that he was ahead of his time. His contemporaries and predecessors were the Vivians of Swansea. They had been producing nickel for a century—and their market was limited. Perhaps they could not "force" their "wares." Certainly Mr. Wharton was conservative. His profits from nickel per annum were relatively infinitesimal. Evidently Mr. Day is not aware that Mr. Wharton gave his best judgment to the production and marketing of nickel. Nor is the nickel industry in the parlous state Mr. Day supposes. Its "critical condition" is more imaginary than real.

Probably no special metal industry is so prosperous. Assuredly none is more ably directed nor more economically conducted. To argue that tin ousted nickel is a tintinnabulation. Were separation and refining processes less costly—trust or no trust—nickel would more largely enter into the utilities. It will, without being "forced" upon unwilling consumers. It has, despite such contentions as Mr. Day records. Doubtless Mr. Wharton as a director of the nickel industry Mr. Day decries, bequeathed his "shrewd knowledge of trade principles" for Mr. Ambrose Monell, Mr. E. C. Converse, Col. R. M. Thompson, Mr. E. F. Wood, Mr. A. P. Turner and their associates never have been accused of bucolic methods at the mines or in nickel markets. Production is governed. The Canadian Copper Company and the Mond Company are the chief producers of nickel and their dividends and capital expenditures rather negative Mr. Day's alarms.

I N 1910 the International Nickel Corporation ranked second among dividend paying metallurgical concerns. It disbursed \$3,365,571 in dividends and bonuses, and its subsidiary, the Canadian Copper Company, produced 31,000,000 lbs. of nickel—a record output. The Mond Company's deferred shares had drawn almost 200 per cent. in the five years ended April 30, 1910, the rate for the later three years being 48 per cent. per annum. Cumulative preferred and ordinary shareholders have not suffered. Both the International Nickel and Mond Companies are enlarging their plants. If they are involved in the crisis Mr. Day depicts, they do not indicate it. What "the nickel trade needs"—momentarily—is, well—say, a larger appreciation of its status in geological survey circles. That might inaugurate a "reign" of what seems to be missing here and there—a "shrewd knowledge of trade principles."

Mr. Day's premises are ridiculous. His views on nickel and its utilities—and the industry from the mines to the markets—obviously are nebulous. He is above "timber line."

Excelsior Life Report.

C OMPLETING a trifle over twenty years in business, the Excelsior Life Insurance Company of Toronto presents its annual report for the year ending December 31, 1910, showing the financial position of the company. From the figures it would appear that the company has insurance in force of \$13,785,705.95. The assets available for the security of policyholders show an increase in the year of \$249,947.12. There is an increase of assets at the rate of 14 per cent., while the death rate for the year proved to be only fifty per cent. of that expected and prepared for by the company. The statement shows also an increase of surplus to the extent of 43 per cent.

Fleecing the Aged.

Port Dover, Ont.

To the Financial Editor: Received your letter on the 20th of November, and I would have written before, but I was waiting to hear from Patriarche, for I had written him telling him how poorly my husband was, but got no reply. My husband wrote his secretary, Mr. McKenzie, in Toronto, and he said in his letter yesterday regarding the Canadian Central Mines, that an English syndicate was greatly in favor of the mines, and as soon as they were sold he would let us know, but it seems too bad. My husband had to give up business on account of illness. He has been very bad, and as we had no other support, we saw those mining stocks advertised so greatly that he invested his money, thinking he could do something, even if it could not work. It has been a sad investment to us, as we are both poor, so we try to sell as much. He invested \$500 in the Central Mines and \$100 in the Apex Underwriters (Paul Neuman). . . . also a Toronto man; perhaps you know him. Of course, we have not said anything to our friends here that we have been done so out of hard-earned money.

"WIDOW."

Report has it that Lackawanna & Western Coal stock, which is said to be earning twenty-five per cent., may see its ten per cent. dividend greatly increased.

Detroit United Railway has resumed its five per cent. dividend. Litigation seems to be the main trouble with this road, which is earning from ten to twelve per cent.

Marie—"When you spoke to papa did you tell him you had \$500 in the bank?"

Tom—"I did."

Marie—"And what did he say?"

Tom—"He borrowed it."—Boston Transcript.

The seven per cent. dividend which has been paid on Intercolonial coal is cut to five per cent.

It is reported that Dominion Canners has earned over \$400,000 during the past year.

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INVESTMENT BONDS

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PRACTICAL POLITICAL ECONOMY

XVI. *The National Banking System of the United States.*

Contrast of the American and English Systems of Banking—The National Banks—Their History—Their Organization—The Note Issue of the Banks—Lack of Elasticity—The Demand for the Asset Banking—The Aldrich Act of 1908—The Reserve System of the Banks—Reserve Cities, Central Reserve Cities—The Government and the Banks—The Independent Treasury System.

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By PROF. STEPHEN LEACOCK

THE banking system of the United States stands in complete contrast with that of England. The latter rests upon the existence of one great central institution, enjoying special privileges from the Government, and taking upon itself the duty of maintaining a sufficient gold reserve to give stability to the finance of the entire country. The American system, on the other hand, is based upon a great number of institutions of co-ordinating powers, spread throughout the entire country and representing, in theory at least, the principle of equal privilege and equal opportunity. Each system, no doubt, has its peculiar merits and defects. The existence of a single central reserve institution offers a great fortress of financial strength, but holds out a prospect of appalling disaster should this one fortress be overthrown. On the other hand, the system of separate banks seems to disregard the fundamental principle that union is strength, and to call loudly for some method whereby, in moments of financial stress, resources can be combined and rendered more effective in the general interest. It will easily be understood, therefore, that while in England the present tendency is towards decentralization and a holding of separate gold reserves by the larger joint stock banks, in the United States both the current of public opinion and the tendency of recent legislation is towards a combination and centralization of banking resources. Both of the two great systems obtain the security of their note issue at the price of rigidity and inability to expand in answer to the current needs of commerce. Both of them, therefore, contrast with the system of note issue which operates so admirably in Canada.

The present national system came as a legacy of the Civil War. It had its origin in the supreme need of revenue. To finance the war on current income was impossible. Something had to be borrowed on the security of the Government. The problem was, how to provide a market for Government bonds at a time when their very quantity and the doubtful prospect of military success threatened to render them unsaleable. The national banks were first established as bond buyers.

The opportunity to create a banking system stood wide open. Before the Civil War no general federal system of banks existed in the United States. Twice before (1791, 1816) a charter had been given to a central monopoly institution called the Bank of the United States, but local jealousies had prevented the renewal of these charters and the bank had gone out of existence. Meanwhile, banking was carried on solely under State laws. A vast variety of bank notes were in existence, some of them well regulated and secured, others of them representing mere speculation and plunder. The laws in regard to inspection, etc., varied from State to State and were extremely lax, or honored more in the breach than in the observance. The story runs, and may perhaps be true, that in one of the Western States the gold reserve which each bank had to show to the inspector as the basis of its notes and loans, used to perambulate around the country, from bank to bank, at the same time as the inspector himself. It passed from town to town, stayed at the same hotel as the inspector, and was carried over to the bank in its box an hour or so before he arrived. After his departure, the reserve moved on to the next banking centre. This was the situation which gave Mr. Chase, the Secretary of the Treasury, his opportunity. His plan was to create at one and the same time a sound circulating medium and a market for United States bonds.

A basis for the new system was found in the form of organization already adopted by the State of New York since 1838, and known as the free banking system. Under this the circulating notes of the bank were issued on condition of a deposit with the State Government of bonds of the State, of the United States, or of mortgages on productive real estate. The organization of the national banks was first regulated by the Act of Congress of February 25th, 1863. This measure, however, proved to be badly drawn in certain of its details, and it was therefore superseded by an Act of Congress of June 3rd, 1864.

The system as thus established in 1864 lasted without very serious change until the adoption of the Aldrich Act of 1908. A number of minor modifications were made from time to time by Act of Congress, for example, the provisions in reference to the retirement of circulation, the establishment of central reserve cities, and the taxation to extinction of the note issue of the State banks. But it is not necessary to indicate the particular occasion of each of these minor alterations and we may proceed, therefore, to consider the system as a whole, with especial reference to the peculiar defects which it developed and to the changes which were instituted by the Aldrich Act of 1908, with a view to remedy them.

THE chief difficulty of the system, however, has been found in the peculiar form of currency. A system of bank notes ought to conform to two chief requirements. In the first place, the redemption of the notes must be absolutely certain. In this respect, of course, the notes of the national banks are perfectly satisfactory. In the second place, the volume of the note issue ought to be such as to expand or contract in response to the general needs of a business community at any particular time. It is a matter of common observation that at different times of the year, or in different sections of the country there is need for a circulating medium of varying quantity. Thus in the western portions of the United States and Canada at the same time when the farmers are being paid for their annual crop, there is a much greater demand for money than there is at any other time of the year. Now, we can imagine that a perfect bank currency would be one which would expand automatically to meet this need. This is the case of the bank circulation of the Dominion of Canada. Every Canadian bank is entitled to put out as many notes as it likes up to the value of its capital, provided only that it keeps with the Dominion Government a five per cent. redemption fund in reserve. The rest of the security behind the notes consists of the general assets of the bank and the prompt redemption of the notes of any one bank which might fail is guaranteed by using the fund supplied by each for the redemption of the notes at all. Thus, in Canada, the banks are able to send money to their Western branches in time of need without being put to any particular cost or loss in the issue.

On the other hand, the national banks of the United States, at least prior to 1908, in order to issue notes were compelled to buy bonds from the Government. If, therefore, they were unable to make use of their notes and to draw interest on loaning them, the purchase of Government bonds resulted in nothing except the drawing of a low rate of interest and the locking up of the banks' capital. It would, therefore, be to the advantage of the American banks to take out only such quantity of notes as they might feel themselves able to keep in circulation all the year round. Hence, in moments of stress when the country was eagerly calling out for additional currency, the banks were unable to supply it. This feature is what is commonly called the inelasticity of the American bank note system.

The full effects of this unfortunate defect in the system did not develop themselves until some years after the foundation of the national banks. At first sight, the issue of the notes appeared to the public to represent a very high and very special form of profit to the banks which issued them. The bank, it was commonly said, was drawing a "double interest." In the first place, it bought the Government bonds, which in the years following the Civil War bore interest at about six per cent. It then issued the notes to the public and received another five per cent. in interest on these loans. The bank, therefore, seemed to be getting interest on its money twice over and to be making a return of ten to twelve per cent. on its capital. In certain quarters this circumstance even led to a considerable amount of grumbling and protest, as if the banks had been granted a monopoly privilege by which a "double interest" was exacted by them from the people at large.

It presently happened, however, very much to the surprise of the public, that the banks began to surrender

their circulation. In the year 1882 there were \$352,000,000 outstanding in national bank notes. After this the issues shrank, year by year, until they amounted to only \$162,000,000 in the year 1891. This happened, too, in spite of the fact that the capital of the banks had just about doubled and their loans and discounts had increased in the ratio of five to one since the first year of their full operation (1865). Evidently then this "double interest" privilege was not worth having and under the national bank system the notes were not only inelastic, but showed a tendency to shrink in volume in inverse ratio to the general progress of commerce. *

took out no circulation at all or only to the amount of the bonds (\$50,000) which the law compelled them to buy from the Government. This was especially the case in the banks of the great Eastern cities, where the system of payment by cheques was more usual and convenient than payment in currency.

The recent efforts of the Government of the United States have been directed towards increasing the circulation of the bank notes and changing somewhat the basis upon which they rest. To encourage issue, there was created a special class of two per cent. bonds, payable in 1930, on which the Government tax is only one-fourth of one per cent. semi-annually, as against one-half of one per cent. on the bonds of higher interest. The issue of these bonds led to a considerable increase in circulation since 1903. Meantime, after many years of discussion of the problem of elasticity, the Aldrich Act of 1908 materially altered the plan of circulation. Under this Act banks which have already notes in circulation (secured by bonds) equal to forty per cent. of their capital, may increase their circulation in two ways. First, they may issue notes on state, county or municipal bonds. Second, any ten banks with a total capital of \$5,000,000 may form a National Currency Association. This association may issue notes to the extent of thirty per cent. of their capital and surplus on a basis of the securities and short time commercial paper held by them. These extra note issues, however, are taxed at the rate of five per cent. for the first month and one per cent. monthly afterwards, so that the Act, while securing relief against moments of panic, can hardly supply the automatic elasticity demanded by the varying needs of the country.

The problem, therefore, of bank currency still remains unsolved. Some authorities favor the institution of a great central bank after the European model. Other people urge that a further step be taken in the direction of asset banking on the Canadian plan. In the meantime the present system, though much improved from what it was, is failing to meet the expanding needs of commerce and might entail serious dangers for the future.

The London Life Insurance Company

HEAD OFFICE - LONDON, CANADA

Synopsis of Annual Report for 1910

The annual meeting of the Company was held on Monday, February 13th, 1911, when the Annual Report was presented, showing the greatest progress in the history of the Company.

A splendid increase over the best previous year, 1909, was shown in the amount of new business transacted and in the gain in business in force. Another advance in the valuation standard of the Company was made, in that all new Ordinary business was placed on a 3 per cent. basis.

The profits on policies under present rates have been maintained at the scale estimated, and this scale is being exceeded in 1911.

The report embraces the following particulars:

New Business

Insurance in Force

Income

Disbursements

Assets

Liabilities

Surplus

Full report and any other information desired may be obtained from any Agent of the Company or by writing direct to the Head Office.

The Excelsior Life Insurance Co.

Head Office

Established 1889

Toronto

THE AMOUNT OF BUSINESS WRITTEN, AND FINANCIAL RESULTS OF OPERATIONS FOR 1910 THE MOST SATISFACTORY IN A CAREER OF UNINTERRUPTED SUCCESS.

Issued and Revised during year	\$2,509,150.50
Increase	\$301,418.50
Insurance in Force	\$13,785,705.95
Increase	\$707,701.85
Assets available for Security of Policy Holders	\$2,552,863.49
Increase	\$249,947.12
Net Assets	\$2,183,711.79
Increase	\$278,148.60
Total Reserves	\$1,886,852.00
Increase	\$200,514.00
Company's Special Reserve Fund	\$25,380.00
Transferred to Government Reserve	\$37,268.00
Cash Income, Premiums and Interest	\$147,261.61
Total Expenses	\$37,030.02
Paid Policyholders, or set aside for their benefit	\$370,792.13
Net Surplus on Policyholders' Account (New Government Standard)	\$266,391.49
Increase	\$25,417.50
*Unallotted Surplus above all Liabilities	\$166,011.49
Increase	\$49,433.12

*The Excelsior's fourth annual report.

The Company in its Financial Statements has not taken advantage of a credit of \$48,892.00, which the Insurance Act of 1910 would permit being deducted from the Reserve Liabilities on new business, although this sum together with \$37,278 included in Government Reserve for old policies issued on 4% basis, Special Reserve \$25,380.00 and Unallotted Surplus \$166,011.49, in all \$277,561.49 represents the real surplus of the Company.

SUMMATION OF ACHIEVEMENTS

Assets, Increase	14 per cent.
Reserve, Government Standard, Increase	14 "
Death Rate, Experienced to Expected	50 "
Net Unallotted Surplus, Increase	43 "

Total Assets for Security of Policyholders, One Hundred and Thirty-four Dollars for Every Hundred Dollars of Liability.

Interest earned on mean invested assets, 7.14 per cent. Increase, 10% in rate. Decrease, 4.55%.

N.B.—Interest received in cash pays all death claims, rent, head office salaries, medical fees, postage, printing, advertising, Government license fees, and all other expenses (except agents' compensation and expenses), and leaves a credit balance of \$12,846.80.

SUBSTANTIAL PROGRESS DURING FOUR QUINQUENNIALS

Year.	Prem. and Int.	Reserves.	Assets.	Insurance in Force.	Death Losses.	Death Rate per 1000.
1880	\$2,626.38	\$5,372.00	\$43,828.23	\$267,500.00	NIL	2.11
1885	71,675.85	115,524.26	181,579.10	2,525,983.13	5,412.80	3.38
1900	129,240.35	325,669.49	400,343.85	4,007,622.15	13,067.66	3.90
1905	324,504.43	984,025.30	1,009,700.05	9,008,774.00	32,510.71	4.98
1910	543,210.61	1,861,472.00	2,183,711.79	13,785,705.95	66,880.00	

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Notice is hereby given that a dividend at the rate of **SIX PER CENT** per annum has been declared upon the paid-up Capital Stock of The Home Bank of Canada for the three months ending 28th February, 1911, and the same will be payable at the Head Office or any Branches of The Home Bank of Canada on and after the 1st March next.

The Transfer Books will be closed from the 15th to the 28th February, 1911, both days inclusive.

By Order of the Board, JAMES MASON,
 Toronto, January 18, 1911 General Manager.

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 Cor. Queen East and Ontario Streets.
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The Genesis of a Chartered Bank.

ARTICLE No. 4: The Position of the Stockholders

By H. M. P. ECKARDT

In the first article of this series the various steps necessary to effect the organization of a new bank were explained. It will be in order now to discuss the regulations under which the bank may invest its funds and carry on its business, and to discover what safeguards are provided for the public. At the outset, it is necessary to have a clear idea as to the status or position of this new concern. In the eyes of the law this hypothetical Northeastern Bank of Canada, the foundation of which has been described, is merely an association of individuals banded together for the purpose of seeking profits through carrying on the business of banking. Essentially their company or corporation is the same as corporations or associations formed for the purpose of seeking profits through carrying on other business, such as manufacturing, trading, stockbroking, insurance, etc. In every case of co-formation of a company for carrying on one or other of these enterprises, it is considered that the stockholders or owners are engaging in a commercial venture subject to commercial risk. So with banking corporation. The association of individuals form their company, appoint their officers and devise the regulations which shall govern the conduct of their business. If the enterprise proves to be exceedingly prosperous, the owners or stockholders derive very satisfactory profits from their investment and nobody expects them to divide the gains with other parties; if, on the other hand, their enterprise meets with disaster, they must bear the consequences as best they can; they cannot reasonably expect that other parties will make good the losses resulting from their conduct of their own business. Some people may think that the stockholders of a chartered bank are entitled to especial consideration in the eyes of the law because they are subject to the double liability. But it may be assumed that the special privilege they enjoy in their right to issue notes to serve as currency, balances the special risk connected with the double liability.

RECENT events show that the day is past in which directors may excuse themselves for a disaster like the Ontario Bank affair and the Farmers Bank affair, by saying "we had confidence in the general manager. We must trust somebody." Hereafter they will probably be obliged to devise means for ensuring that the general manager is faithful and capable. If they sit down, as some of them have heretofore, accepting everything which the general manager tells them as gospel truth, and that officer does as McGill did, or as Travers did, why the directors must face the consequences.

So much for the responsibility of bank directors. The Bank Act that is expiring has the following provisions explaining how a small body of the stockholders may remove directors in whom they have lost confidence, before the expiry of their term of office. It says that any four of the directors, or any number of shareholders not less than 25, "acting by themselves or by their proxies, who are together proprietors of at least one-tenth of the paid up capital stock of the bank," may at any time call a special meeting and if they can command the votes necessary to remove the men they desire to get rid of them they accomplish their purpose.

It is necessary here to remember that when a bank is organized and afterwards, it is usually the case that the board of directors are able to command a majority of the votes at the annual meetings. Their power to do so is founded largely upon the fact that they are in possession or in office. And in the past it has often been the case that they have conducted in somewhat arbitrary fashion the affairs of the meetings in which they appeared before the general body of shareholders. Proceedings have been of the "cut and dried" order, the discussion following only in channels approved by the board. In the last few years there has been a change in this respect. The lines have been relaxed so as to permit the small stockholder to have his say if there is anything he wishes to complain about. Also, it is to be noted that in the new Bank Act it is proposed to give an association of stockholders comprising 5 per cent, of the stock of any bank the right to call for an independent audit of its affairs if the board does not provide one. The fifth and concluding article will deal with the position of the depositors and creditors and with the regulations covering the investment of the bank's funds.

To put it plainly, the parties associating themselves together for the purpose of carrying on the business of banking are given this special privilege of note issue which adds materially to their prospects of good profit. They, in part, pay for the special privilege through accepting the double liability. It was explained that the general body of stockholders elected the directors to replace the provisional directors. These directors so elected hold office for one year. The Bank Act says these directors "may make by-laws and regulations, not repugnant to the provisions of this Act or to the laws of Canada, with respect to—(a) the management and disposition of the stock, property, affairs and concerns of the bank.

"(b) the duties and conduct of the officers, clerks and servants employed therein; and (c) all such other matters as appertain to the business of a bank."

The directors of course are representative of the general body of stockholders and as such they have full power to institute such checks upon the management as they consider necessary. The terms of the new Act as in the original draft provide for the placing of a heavier measure of responsibility upon the directors, especially in regard to authenticating the published statements of the bank.

It is objected that the directors are not qualified for personally checking up the general manager and that the increased responsibility thus placed upon them may result in the resignation of good men from the bank boards. The directors of national period a year ago.



Poetic Lady: "Ah, Sir Charles, when you see your wife looking so beautiful in her exquisite furs, don't you repeat to yourself those charming lines—"
 Crusty Fox-hunter (cutting in): "What I repeat to myself is, 'A hundred and fifty-seven pound ten and no second horse!'"

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TORONTO'S MILLIONAIRES

BY AUGUSTUS BRIDLE

NO 8---NOEL MARSHALL, Coal King

FIRST time I got close enough to Noel Marshall to discover in a general way what kind of man he is, was on a C.N.R. pioneer train *en route* to Sudbury. He went along to represent the Toronto Board of Trade. But he might as well have been advance agent for a comic opera. I sincerely hope the head of the Standard Fuel Co. won't take this as a joke—when it's really intended as a compliment. No, his sense of humor is probably too well developed.

So few of our millionaires are really funny men, that a man like Noel Marshall is a rare exception. I wouldn't call him a comedian. He just has natural, if a somewhat lofty sense of humor. Three days out on that trip he was the only man who seemed to have it with him, morning, noon and night. Up among the ore-heaps of Moose Mountain, down at the half-built ore dock at Key Harbor, or loafing in the summer heat among the huckleberries and the misty rock, he was always able to say something meritoriously funny. He was expected to. When everybody else had exhausted his vinnigrams, Noel Marshall could dig up another. He always did it with a sort of lordly ease. There was an almost Yankee drawl in his semi-English voice—for he was born in England, but he's much better known in Buffalo than in Liverpool.

There seemed to be a whole lot of practical knowledge about this coal captain—that none of the rest of the party had. He had shrewd ideas about iron ore, and he knew exactly how the ore-dock machinery would load it on ship at Key Harbor. He seemed pretty well up on huckleberries and wild flowers and poisonous herbs. Whenever the boys killed time by athletic stunts, Marshall peeled off his coat and got into the ring. Putting the stone he was a leader. The boys began to realize that this understudy to Goliath with the rather wrinkled face and the heavy eye was more than the relic of a big out-of-doors physique. Marshall probably knew it. But for three days he was easily the most diverting man in the crowd.

Once only he talked "shop." The train was stalled up on humpback siding in the scraggy green bush to wait for the upcoming express. Marshall got weary of athletics, and as he looked out over the ragged, unhumanized reaches of the land hinter of Parry Sound he became remissent.

"By George! this country has changed since we used to come up here punching round for cordwood."

"Yes, it's a pretty dead proposition now," said another member of the Board of Trade.

"Oh, I don't know about that. There ought to be coal in this country somewhere. But somehow—we can't locate it."

THAT was the only time in three days that we had mentioned coal. At the same time Noel Marshall is a great authority on coal, which, since the cordwood days went out of fashion, has been the main reason why he has become a millionaire. He has been in the fuel business forty-one years. It was in 1871 that he came out to Canada with his little military uncle, who was a colonel. When he started in as a "hand" in the Toronto woodyard of Chaffey Bros., the farmers of York used to haul cordwood down Yonge street.

I don't know what price it was—though it may have been dearer than it was in some of the newer counties where some of us helped to haul it. But the Englishman learned all the wrinkles about cordwood. When the farmers of York stopped hauling it to his yard, he shipped it in flat-cars from Parry Sound way. But at the same time he was fetching up coal from Pennsylvania. Incidentally, he put in considerable of his time between the mines of Pennsylvania and the cordwood bush of Parry Sound. He knew as well what it cost to get a cord of wood out the tree and loaded on to a flat-car as he did the cost of digging a ton of coal out of a mine and getting it aboard of a car for Buffalo. When wood got dearer and people began to swap their wood-stoves for coal stoves, Noel Marshall saw the beginning of a radical economic change in Ontario. He could tell off-hand to a customer just what he would either save or lose between a cord of wood and a ton of coal—depending on whether he burned it in a stove or a furnace. When furnaces came into

vogue, Noel Marshall was right ready with the kind of coal that was necessary. When Toronto began to generate electricity, the raw material was coal, much of it supplied by Noel Marshall.

It's quite likely that this coal baron with the shrewd eye saw another economic change looming up years before it arrived. In his many trips across the border he saw a good deal of Niagara, which in those days was pure scenery. Many a time he must have dialogued with prophetic people who saw in the great cataract a substitute for black power coal. It's odd that Noel Marshall never felt more stirred over the future of electricity generated by Niagara than he had been over the passing of the age of cordwood from York county and Parry Sound. He knew quite well whenever the wheels of Toronto should begin to be propelled by Lake Erie tumbling into Lake Ontario, Toronto would be so big a place that it wouldn't make much difference to a good live coal yard whether the power people quite buying coal or not.

* * *

WELL, he has seen the complete cycle of change in the fuel problem of Ontario from cordwood to the transformer station, and he is still doing business in coal which he buys in Pennsylvania by the carload and sells in Toronto by the ton. He has seen the gas range drive out the coal cookstove, when the demand for coal became greater than it was before gas ranges were invented. He has seen Toronto come up from a wood-burning big village to a big city lighted and tracted, and some day to be factory-operated by Niagara. But he sells more coal to-day than ever he did, and he's just as happy over the future of the fuel problem as he is certain about the history of it. Whether coal comes into Canada duty free or not makes little or no difference—as long as the margin between the cost to the consumer of duty coal and nondutiable electricity is not too great.

I suppose that for most practical purposes Noel Marshall the Englishman who made a fortune in coal delivered in Canada—is what the Toronto Telegram would call a continentalist. He knows what would become of his fuel goods if he had to depend on Canadian coal. He knows rather more about Buffalo than he does about Montreal. He is a member of the Buffalo clubs—and a deservedly popular one. Some of his facility in telling stories he has probably got by mixing with those off-hand Buffalonians.

But in the last resort Noel Marshall is a citizen of Toronto, where he has as good a time among a bunch of congenial souls as any man could possibly have, even by being a millionaire. He has been president of the Board of Trade, and one of the most outspoken of its members. He is a director of the Sterling Bank, and for a number of years was a director of the Canadian National Exhibition. He was once president of the National Club, and the man to whose initiative most of all that club is indebted for its new premises on Bay street. He is president of the Dominion Automobile Co., and vice-president of the Imperial Accident and Guaranty Co. These, of course, are mere official intimations that a career in coal and cordwood has put Mr. Marshall in the capitalist class.

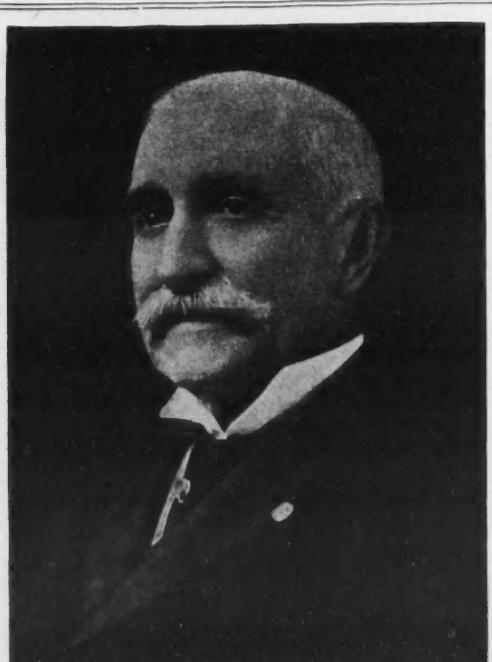
* * *

BUT Mr. Marshall has a considerable interest in a number of benevolences. He knows how to give away money—wisely; which is a form of amusement necessarily restricted to rich men. His chief perennial hobby, however, is horses. Noel Marshall is the man who looks after the annual Toronto horse parade on Dominion Day. He is the originator of the open-air horse show, to which for a certain time in the year he devotes as much time and energy and money as some men put into their business. He does it because he has almost a civic pride in the horse. Being president of an automobile company has not spoiled him as a horseman. But his horsemanship takes a different turn from that of most men who merely buy fancy ring horses for the shows and racers for the jockey clubs. Marshall's beau ideal of horses is a horse that does the thing nature intended him to do, does it well, gets the best of care from both owner and driver, and is given his proper place in the economy of civilization. You observe a living proof of this in the splendid three-horse teams of heavy-draughts that haul his coal-trucks through the streets of Toronto. Be sure that no driver holds a job long with Noel Marshall if he is found guilty of abusing a horse. I should say that the knowledge of horse and the horse-interest that Noel Marshall has is one of the most admirable traits in his character. This is an age when the city horse gets a maximum of general wear and tear and abuse. The horses that haul for the Standard Fuel Co. and the horses and turnouts for which Noel Marshall gives prizes at the horse parade every year are a proof that he has the interest of the horse genuinely at heart. Nobody but Noel Marshall and a few of his friends know how much annual bother the horse parade is to him or how much delight it gives him. Every man to his hobby. Marshall has a fine one. Homer would have delighted in him.

Being a hobbyist and a humorist has never prevented Mr. Marshall from taking himself somewhat seriously. He probably has a very good opinion of his own ability; and from the standpoint of a man who has worked up from nothing in a coal and wood yard in 1870 to a millionaire and a prominent place among the commercial citizenry if not the public life of Canada in 1911, this is no ordinary achievement. He is one of the very few men in Canada, or America for that matter, who have got into the world of finance by buying coal and selling it again. Now, if he could only knock off for a few months and discover a coal mine up in Northern Ontario, he would confer a direct boon upon Canada—without neglecting the interests of Mr. Noel Marshall.

The Ottawa Electric Railway made gross earnings last year of \$748,768.75, an increase over the year before of over \$71,000. Net increase nearly \$80,000.

E. E. Kastner, accountant, Traders Bank, Mount Forest, Ont., has been transferred to Stratford. L. Murphy succeeds him at Mount Forest.



BEARS THE WHITE MAN'S BURDEN.
J. L. Davenport, United States Commissioner of Pensions, is compelled to pay annuities to an army of pensioners numbering nearly a million, and at least eleven times as large as the enlisted force of the country.

The Honorable Mr. Justice Riddell.

IN sending to the Court of Appeals a reserve case in the matter of the indictment of the Toronto Railway Company at the hands of the city of Toronto, the Honorable Mr. Justice Riddell made two enunciations of more than ordinary interest to those who use the cars. Reading the finding made by Justice Riddell, one is inclined to the belief that had this judge felt free to pass upon both the law and the facts in the case, he might have delivered a judgment somewhat startling to the community. Justice Riddell is a jurist who has since his elevation to the bench

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The highest average price of horses was in Saskatchewan, of milch cows, other horned cattle and sheep in Ontario and of swine in Quebec.

The average value of occupied farm land in the Dominion was \$38.45 per acre, or 15c. less than for the previous year. It was highest in British Columbia, where the cost of clearing is heavy and the land is largely occupied for fruit growing—the average being \$74 per acre, or 56c. per acre more than in the previous year. Ontario comes next with \$48 per acre, which is \$2.22 less than in 1909.

Farm help for the summer season shows an average of \$35.15 per month for males and \$20.70 for females, counting board, as compared with \$33.69 and \$19.08, respectively, in the previous year.

Lambton County Advertises.

LAMBTON County Council took a step recently that might very well be emulated by other Ontario municipalities, in voting the sum of \$1,000 to be expended in advertising and other ways to induce agricultural workers and proprietors to take cognizance of the situation in that county. Although one of the most fertile tracts in the province, and although farms under cultivation are yielding handsome profits, yet the movement to the West and to the oil centres of the country, has left Lambton partially depopulated as a farming community. So that, as agriculture in this country is yielding good returns to the individuals, the County Council has determined to get out after the business they want, and they are doing it in much the same manner as Western Canadian cities have adopted to induce expansion. Every town and city in the Dominion that has advertised intelligently and persistently has felt a benefit as the result.

Remarkable Progress of The Manufacturers Life Insurance Company

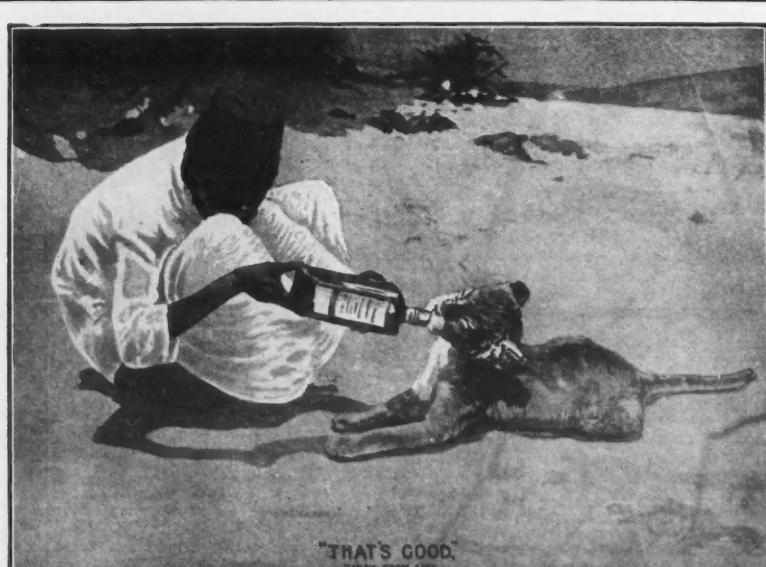
The following comparisons show a record of remarkable and steady progress :

	1902.	1906.	1910.
Insurance in force, December 31.	\$30,152,883	\$47,380,655	\$60,829,317
Insurances Issued and Revived.	6,368,580	9,144,821	9,828,748
Income	1,240,890	2,193,519	3,043,082
Payments to Beneficiaries and Policyholders	316,557	455,758	987,253
Reserve for Protection of Pol- icyholders	3,753,892	7,244,151	11,748,645
Assets	4,406,329	8,472,372	13,001,275

Head Office - Toronto, Canada

"That's Good"

This unique photograph was taken by one of W. & A. Gilbey's representatives in Central Africa. Needless to say, the bottle, the contents of which is being so much appreciated by the tiger cub, contained milk when the photo was taken. The famous "Spey Royal" Scotch Whiskey can be obtained in every part of the world.



"SPEY ROYAL" is sold by all the Leading Wine Merchants in Toronto

NATIONAL TRUST CO.

LIMITED

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 Assets Under Administration - - - \$25,000,000

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 Presid atW. T. WHITE,
 General Manager

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We shall be pleased to give any information you require about Montreal real estate.

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The Home Bank of Canada

ORIGINAL 1854 CHARTER

QUARTERLY DIVIDEND NOTICE

Notice is hereby given that a dividend at the rate of **SIX PER CENT** per annum has been declared upon the paid-up Capital Stock of The Home Bank of Canada for the three months ending 28th February, 1911, and the same will be payable at the Head Office or any Branches of The Home Bank of Canada on and after the 1st March next.

The Transfer Books will be closed from the 15th to the 28th February, 1911, both days inclusive.

By Order of the Board, JAMES MASON,
 General Manager.
 Toronto, January 18, 1911

SIX OFFICES IN TORONTO:
 8 King Street West. Cor. Bloor West and Bathurst Streets.
 78 Church Street. Cor. Queen East and Ontario Streets.
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THE METROPOLITAN BANK

Capital Paid up \$1,000,000.00
 Reserve Fund 1,250,000.00
 Undivided Profits 104,696.38

DIRECTORS:

S. J. Moore, President. D. E. Thomson, K.C., Vice-President.
 Sir William Mortimer Clark, K.C. Thomas Bradshaw, John Firstbrook, James Ryrie.

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 Nine Branches in Toronto. W. D. Ross, General Manager.
 Savings Bank Department at Each Branch.

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 COMPOUND ENDOWMENT POLICIES
 Containing Absolute Guarantees.

Hon. J. R. Stratton, M.P.,
 President. A. J. Walker, A.C.A.,
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 J. K. McCutcheon, Managing Director,
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The Genesis of a Chartered Bank.

ARTICLE No. 4: The Position of the Stockholders

By H. M. P. ECKARDT

In the first article of this series the various steps necessary to effect the organization of a new bank were explained. It will be in order now to discuss the regulations under which the bank may invest its funds and carry on its business, and to discover what safeguards are provided for the public. At the outset, it is necessary to have a clear idea as to the status or position of this new concern. In the eyes of the law this hypothetical Northeastern Bank of Canada, the foundation of which has been described, is merely an association of individuals banded together for the purpose of seeking profits through carrying on the business of banking. Essentially their company or corporation is the same as corporations or associations formed for the purpose of seeking profits through carrying on other business, such as manufacturing, trading, stockbroking, insurance, etc. In every case of co-formation of a company for carrying on one or other of these enterprises, it is considered that the stockholders or owners are engaging in a commercial venture subject to commercial risk. So with a banking corporation. The association of individuals form their company, appoint their officers and devise the regulations which shall govern the conduct of their business. If the enterprise proves to be exceedingly prosperous, the owners or stockholders derive very satisfactory profits from their investment and nobody expects them to divide the gains with other parties; if, on the other hand, their enterprise meets with disaster, they must bear the consequences as best they can; they cannot reasonably expect that other parties will make good the losses resulting from their conduct of their own business. Some people may think that the stockholders of a chartered bank are entitled to especial consideration in the eyes of the law because they are subject to the double liability. But it may be assumed that the special privilege they enjoy in their right to issue notes to serve as currency, balances the special risk connected with the double liability.

RECENT events show that the day is past in which directors may excuse themselves for a disaster like the Ontario Bank affair and the Farmers Bank affair, by saying "we had confidence in the general manager. We must trust somebody." Hereafter they will probably be obliged to devise means for ensuring that the general manager is faithful and capable. If they sit down, as some of them have heretofore, accepting everything which the general manager tells them as gospel truth, and that officer does as McGill did, or as Travers did, why the directors must face the consequences.

So much for the responsibility of bank directors. The Bank Act that is expiring has the following provisions explaining how a small body of the stockholders may remove directors in whom they have lost confidence, before the expiry of their term of office. It says that any four of the directors, or any number of shareholders not less than 25, "acting by themselves or by their proxies, who are together proprietors of at least one-tenth of the paid up capital stock of the bank," may at any time call a special meeting and if they can command the votes necessary to remove the men they desire to get rid of they accomplish their purpose.

It is necessary here to remember that when a bank is organized and afterwards, it is usually the case that the board of directors are able to command a majority of the votes at the annual meetings. Their power to do so is founded largely upon the fact that they are in possession or in office. And in the past it has often been the case that they have conducted in somewhat arbitrary fashion the affairs of the meetings in which they appeared before the general body of shareholders. Proceedings have been of the "cut and dried" order, the discussion following only in channels approved by the board. In the last few years there has been a change in this respect. The lines have been relaxed so as to permit the small stockholder to have his say if there is anything he wishes to complain about. Also, it is to be noted that in the new Bank Act it is proposed to give an association of stockholders comprising 5 per cent. of the stock of any bank the right to call for an independent audit of its affairs if the board does not provide one. The fifth and concluding article will deal with the position of the depositors and creditors and with the regulations covering the investment of the bank's funds.

To put it plainly, the parties associating themselves together for the purpose of carrying on the business of banking are given this special privilege of note issue which adds materially to their prospects of good profit. They, in part, pay for the special privilege through accepting the double liability. It was explained that the general body of stockholders elected the directors to replace the provisional directors. These directors so elected hold office for one year. The Bank Act says these directors "may make by-laws and regulations, not repugnant to the provisions of this Act or to the laws of Canada, with respect to—(a) the management and disposition of the stock, property, affairs and concerns of the bank.

"(b) the duties and conduct of the officers, clerks and servants employed therein; and (c) all such other matters as appertain to the business of a bank."

The directors of course are representative of the general body of stockholders and as such they have full power to institute such checks upon the management as they consider necessary. The terms of the new Act as in the original draft provide for the placing of a heavier measure of responsibility upon the directors, especially in regard to authenticating the published statements of the bank. It is objected that the directors are not qualified for personally checking up the general manager and that the increased responsibility thus placed upon them may result in the resignation of good men from the bank than half those of the corresponding boards. The directors of national period a year ago.



Poetic Lady: "Ah, Sir Charles, when you see your wife looking so beautiful in her exquisite furs, don't you repeat to yourself those charming lines—"

Crusty Fox-hunter (cutting in): "What I repeat to myself is, 'A hundred and fifty-seven pound ten and no second horse!'"

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 Assets - - - 50,000,000

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BY AUGUSTUS BRIDLE

NO 8---NOEL MARSHALL, Coal King

FIRST time I got close enough to Noel Marshall to discover in a general way what kind of man he is, was on a C.N.R. pioneer train *en route* to Sudbury. He went along to represent the Toronto Board of Trade. But he might as well have been advance agent for a comic opera. I sincerely hope the head of the Standard Fuel Co. won't take this as a joke—when it's really intended as a compliment. No, his sense of humor is probably too well developed.

So few of our millionaires are really funny men, that a man like Noel Marshall is a rare exception. I wouldn't call him a comedian. He just has natural, if a somewhat lofty sense of humor. Three days out on that trip he was the only man who seemed to have it with him, morning, noon and night. Up among the ore-heaps of Moose Mountain, down at the half-built ore dock at Key Harbor, or loafing in the summer heat among the huckleberries and the misty rock, he was always able to say something meritoriously funny. He was expected to. When everybody else had exhausted his vinnigrams, Noel Marshall could dig up another. He always did it with a sort of lordly ease. There was an almost Yankee drawl in his semi-English voice—for he was born in England, but he's much better known in Buffalo than in Liverpool.

There seemed to be a whole lot of practical knowledge about this coal captain—that none of the rest of the party had. He had shrewd ideas about iron ore, and he knew exactly how the ore-dock machinery would load it on ship at Key Harbor. He seemed pretty well up on huckleberries and wild flowers and poisonous herbs. Whenever the boys killed time by athletic stunts, Marshall peeled off his coat and got into the ring. Putting the stone he was a leader. The boys began to realize that this understudy to Goliath with the rather wrinkled face and the heavy eye was more than the relic of a big out-of-doors physique. Marshall probably knew it. But for three days he was easily the most diverting man in the crowd.

Once only he talked "shop." The train was stalled up on humpback siding in the scraggy green bush to wait for the upcoming express. Marshall got weary of athletics, and as he looked out over the ragged, unhumanized reaches of the land hinter of Parry Sound he became resentful.

"By George! this country has changed since we used to come up here punching round for cordwood."

"Yes, it's a pretty dead proposition now," said another member of the Board of Trade.

* * *

THAT was the only time in three days that we had mentioned coal. At the same time Noel Marshall is a great authority on coal, which, since the cordwood days went out of fashion, has been the main reason why he has become a millionaire. He has been in the fuel business forty-one years. It was in 1871 that he came out to Canada with his little military uncle, who was a colonel. When he started in as a "hand" in the Toronto wood yard of Chaffey Bros., the farmers of York used to haul cordwood down Yonge street.

I don't know what price it was—though it may have been dearer than it was in some of the newer counties where some of us helped to haul it. But the Englishman learned all the wrinkles about cordwood. When the farmers of York stopped hauling it to his yard, he shipped it in flat-cars from Parry Sound way. But at the same time he was fetching up coal from Pennsylvania. Incidentally, he put in considerable of his time between the mines of Pennsylvania and the cordwood bush of Parry Sound. He knew as well what it cost to get a cord of wood out the tree and loaded on to a flat-car as he did the cost of digging a ton of coal out of a mine and getting it aboard of a car for Buffalo. When wood got dearer and people began to swap their wood-stoves for coal stoves, Noel Marshall saw the beginning of a radical economic change in Ontario. He could tell off-hand to a customer just what he would either save or lose between a cord of wood and a ton of coal—depending on whether he burned it in a stove or a furnace. When furnaces came into

vogue, Noel Marshall was right ready with the kind of coal that was necessary. When Toronto began to generate electricity, the raw material was coal, much of it supplied by Noel Marshall.

It's quite likely that this coal baron with the shrewd eye saw another economic change looming up years before it arrived. In his many trips across the border he saw a good deal of Niagara, which in those days was pure scenery. Many a time he must have dia'ogued with prophetic people who saw in the great cataract a substitute for black power coal. It's odds that Noel Marshall never felt more stirred over the future of electricity generated by Niagara than he had been over the passing of the age of cordwood from York county and Parry Sound. He knew quite well whenever the wheels of Toronto should begin to be propelled by Lake Erie tumbling into Lake Ontario, Toronto would be so big a place that it wouldn't make much difference to a good live coal yard whether the power people quite buying coal or not.

* * *

WELL, he has seen the complete cycle of change in the fuel problem of Ontario from cordwood to the transformer station, and he is still doing business in coal which he buys in Pennsylvania by the carload and sells in Toronto by the ton. He has seen the gas range drive out the coal cookstove, when the demand for coal became greater than it was before gas ranges were invented. He has seen Toronto come up from a wood-burning big village to a big city lighted and tracted, and some day to be factory-operated by Niagara. But he sells more coal to-day than ever he did, and he's just as happy over the future of the fuel problem as he is certain about the history of it. Whether coal comes into Canada duty free or not makes little or no difference—as long as the margin between the cost to the consumer of duty coal and nondutiable electricity is not too great.

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The Honorable Mr. Justice Riddell.

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THE Census Monthly issued by Archibald Blue from Ottawa for January says that values and wages in Canada make a good record for 1910. The total value of live stock on the farms is \$593,768,000, which is \$34,979,000 more than in 1909. The price per head of horses is \$132.50 as against \$130.72 in 1909, of milch cows \$42.60 against \$36.36, of other cattle \$30.90 against \$28.81, and of sheep \$6 against \$5.89. Swine alone show a drop in average price, being \$11.30 per head against \$11.80. The total value of horses is \$293,398,000 for last year against \$278,789,000 for 1909, of milch cows \$121,613,000 against \$103,601,000, of other cattle \$131,781,000 against \$126,326,000, and of sheep \$15,819,000 against \$15,735,000.

The highest average price of horses was in Saskatchewan, of milch cows, other horned cattle and sheep in Ontario and of swine in Quebec.

The average value of occupied farm land in the Dominion was \$38.45 per acre, or 15c. less than for the previous year. It was highest in British Columbia, where the cost of clearing is heavy and the land is largely occupied for fruit growing—the average being \$74 per acre, or 56c. per acre more than in the previous year. Ontario comes next with \$48 per acre, which is \$2.22 less than in 1909.

Farm help for the summer season shows an average of \$35.15 per month for males and \$20.70 for females, counting board, as compared with \$33.69 and \$19.08, respectively, in the previous year.

Lambton County Advertises.

LAMBTON County Council took a step recently that might very well be emulated by other Ontario municipalities, in voting the sum of \$1,000 to be expended in advertising and other ways to induce agricultural workers and proprietors to take cognizance of the situation in that county. Although one of the most fertile tracts in the province, and although farms under cultivation are yielding handsome profits, yet the movement to the West and to the oil centres of the country, has left Lambton partially depopulated as a farming community. So that, as agriculture in this country is yielding good returns to the individuals, the County Council has determined to get out after the business they want, and they are doing it in much the same manner as Western Canadian cities have adopted to induce expansion. Every town and city in the Dominion that has advertised intelligently and persistently has felt a benefit as the result.



Hon. W. R. Riddell.

become noted to an extent for the quality of his findings, as also his conduct of cases. He reviews both the law and the facts with scrupulous exactitude. Like many another judge, he gets to the root of the law in the case through the medium of the law books, but added to that is his seemingly insatiable legal thirst to go further. Justice Riddell, if his judicial consideration of the case led him to it, would have no hesitation in analyzing Magna Charta, and if his researches showed him that as a result of a legal misconception repeated through the ages, a gross error had become crystallized in a community, he would have no hesitation in stating the fact, and making his finding in accord with it. Justice Riddell, in sending the Toronto Railway case on to the Court of Appeals, went further than the application of the city demanded, by stating that all the text writers assert that street car passengers are entitled to a seat. In addition, Justice Riddell, referring to the overcrowding of Toronto street cars, says the comparison of conditions here with those of London, Eng., might be termed humorous were not the situation here a shameful one.

Remarkable Progress

of

The Manufacturers Life

Insurance Company

The following comparisons show a record of remarkable and steady progress :

	1902.	1906.	1910.
Insurance in force, December 31.	\$30,152,883	\$47,380,655	\$60,829,317
Insurances Issued and Revived.	6,368,580	9,144,821	9,828,748
Income	1,240,890	2,193,519	3,043,082
Payments to Beneficiaries and Policyholders	316,557	455,758	987,253
Reserve for Protection of Policyholders	3,753,892	7,244,151	11,748,645
Assets	4,406,329	8,472,372	13,001,275

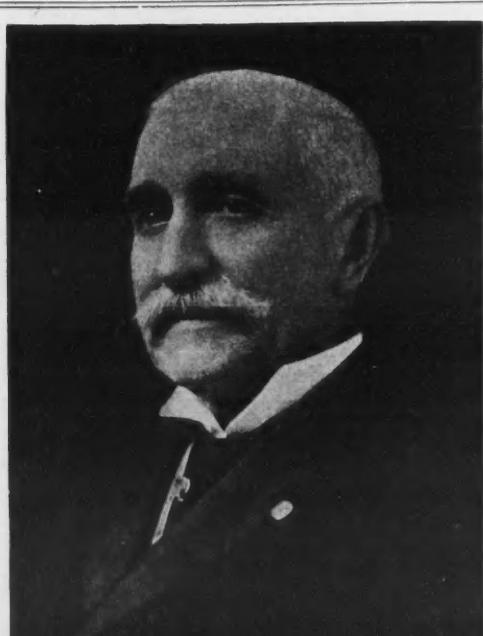
Head Office - Toronto, Canada

"That's Good"

This unique photograph was taken by one of W. & A. Gilbey's representatives in Central Africa. Needless to say, the bottle, the contents of which is being so much appreciated by the tiger cub, contained milk when the photo was taken. The famous "Spey Royal" Scotch Whiskey can be obtained in every part of the world.



"SPEY ROYAL" is sold by all the Leading Wine Merchants in Toronto



BEARS THE WHITE MAN'S BURDEN.
J. L. Davenport, United States Commissioner of Pensions, is compelled to pay annuities to an army of pensioners numbering nearly a million, and at least eleven times as large as the enlisted force of the country.

The Ottawa Electric Railway made gross earnings last year of \$748,768.75, an increase over the year before of over \$71,000. Net increase nearly \$80,000.

E. E. Kastner, accountant, Traders Bank, Mount Forest, Ont., has been transferred to Stratford. L. Murphy succeeds him at Mount Forest.

DONALDSON LINE

One class cabin (called Second)
Glasgow to St. John, N.B.
"SATURNIA," February 25, April 1.
"ATHENIA," March 4.
"CASSANDRA," March 11.
St. John, N.B., to Glasgow.
"SATURNIA," March 16, April 20.
"ATHENIA," March 23.
"CASSANDRA," February 23, March 30.
Rates—Cabin, \$45.00 upwards.
Third, \$29.00 E.B., \$30.00 W.B.

THOMSON LINE

Southampton to Portland, Me.
"CAIRNRONA," March 21.
"TORTONA," February 23, April 4.
Portland, Me., to London.
"CAIRN-RONA," February 25, April 8.
"TORTONA," March 11, April 22.
For passage rates and all information apply to

The Robert Reford Co., Limited
MONTREAL, TORONTO, QUEBEC
PORTLAND, Me., and ST. JOHN

AMERICAN LINE

N. Y.—Plymouth—Chester—Southampton.
Oceanic Mar. 4 Adriatic . . . Mar. 18

St. Paul Mar. 11 to Louis . . . Mar. 25

*White Star Line steamer

Atlantic Transport Line

New York—London Direct

Minneapolis . . . Mar. 25

Minneapolis Mar. 18 Minneapolis . . . Apr. 1

LEYLAND LINE

Boston—Liverpool Mar. 8

RED STAR LINE

New York—Quebec—Liverpool

Vaderland . . . Mar. 4—Kronland . . . Mar. 18

Finland . . . Mar. 11—Lapland (new) Mar. 25

WHITE STAR LINE

New York—Quebec—Liverpool

Baltic . . . Mar. 11—Baltic . . . Apr. 8

Laurentian . . . Mar. 23—Baltic . . . Apr. 8

N. Y.—Plymouth—Chester—Southampton

Oceanic . . . Mar. 4 Adriatic . . . Mar. 18

St. Paul . . . Mar. 11 to Louis . . . Mar. 25

*American Line Steamer

WHITE STAR DOMINION LINE

Portland—Liverpool Mar. 18

Negatice . . . Mar. 11 to Liverpool . . . Mar. 18

MONTRAL—QUEBEC—LIVERPOOL

Domestic . . . Mar. 6—Laurentian . . . Mar. 13

New York—Boston to

RIVIERA—ITALY—EGYPT

The Azores, Madeira, Gibraltar, Algiers, Genoa, Naples, Alexandria

*CELTIC (20,904 tons)

Largest Steamer to the Mediterranean.

Roumania . . . Mar. 18—Crotia . . . Mar. 29

H. G. THORLEY, Passenger Agent

41 King Street East, Toronto.

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MONTREAL

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7.15 GRAND 8.30

9.00 TRUNK 10.30

A.M. RAILWAY P.M.

FINEST EQUIPMENT

Only Double-Track Route.

A double-track line contributes to safety.

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THE STEEL CITY

WATCH IT GROW

Factories are the life-blood of the community.

WELLAND has twenty-five.

WELLAND has nine preparing to build this year.

WELLAND needs about 5,000 men this year.

WELLAND needs 200 houses built this summer.

Have you any idle money you would like to double?

If so, help us supply the above need for the homes of these men.

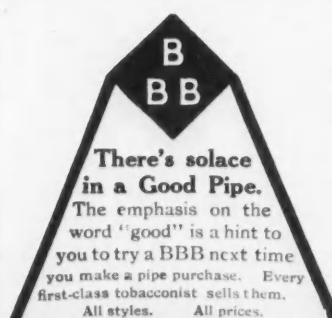
For particulars send

NAME

ADDRESS

TO
Canadian General Securities Corporation, Limited

39 Scott St., Toronto, Can.



On the past week's currency movements, New York banks have gained \$7,150,000, according to returns compiled in anticipation of the Saturday bank statement. Last week there was indicated a gain of \$11,726,000, two weeks ago \$10,650,000, three weeks ago \$15,135,000, and four weeks ago \$21,134,000. A year ago in this week there was a gain of \$687,000, two years ago a gain of \$8,000,000.



Record of the Market Fluctuations of Canadian Stocks for the day, with High and Low a year ago. Inactive Securities.

Par Value	Outstanding Common Stock	Out- standing Preferred	Bonds and Debentures	Res. Funds Profit and Loss	STOCK	Range for twelve months, 1910.		Wednesday, Feb. 22.			
						High	Date	Low	Date	Ask	Bid
100	180,000,000	55,616,665	178,333,583	2,244,539	Canadian Pac. Ry.	202	Now	177	Jan.	211%	211%
100	12,500,000	2,500,000	601,994	81,000	Detroit United	70	Dec.	40%	July	70%	70%
100	3,000,000	1,500,000	609,000	437,802	Dul. Sup. Trac. Co.	81	Oct.	64%	July	82	81%
100	1,400,000	600,000	8,621,721	1,014,465	Halifax Electric	132	Dec.	117	July	145	143
100	7,480,103	5,000,000	1,257,103	1,024,456	Hathaway Electric	93	July	98	Aug.	100	98
100	1,082,000	900,000	2,071,656	1,024,456	Do. pref.	94	July	93	Aug.	100	98
100	5,934,500	4,552,600	24,856,813	1,024,456	Illinoi Trac., pref.	93%	Jan.	88%	Nov.	92%	92%
100	15,000,000	3,073,400	1,024,456	1,024,456	Mex. N. W. Ry.	59%	Mar.	46%	July	55	54
100	11,487,400	15,087,500	416,344	1,024,456	Mexico Tram. Co.	127	April	117%	Aug.	158	158
100	8,400,000	5,200,000	2,071,656	1,024,456	Montreal S. P. & S.M.	124	Jan.	104	July	123%	123%
100	0,000,000	4,426,004	2,071,656	1,024,456	Northern Nav.	122	Jan.	104	July	133	132
100	1,000,000	558,642	1,024,456	1,024,456	Northern Ohio Trac.	104	Aug.	33%	July	41%	41%
100	9,000,000	12,534,000	947,166	1,024,456	Patio Rico Rys. Co.	54	Sept.	34%	Jan.	57	56
100	3,000,000	520,000	2,941,500	1,024,456	Que. R.L. & G. Co.	61	Nov.	34	Mar.	61	60
100	9,500,000	2,500,000	2,941,500	1,024,456	Richmond & Ottawa	105	July	104%	July	104%	104%
100	31,250,000	40,336,326	1,024,456	1,024,456	Rio de Janeiro	105	Oct.	87%	July	108%	108%
100	860,000	1,024,456	1,024,456	1,024,456	St. L. & Chl. S.N. Co.	119	Jan.	90	Dec.	83	82
100	10,000,000	6,000,000	2,597,507	1,024,456	Sao Paulo T.L. & P. Co.	152	Sept.	135	July	159	158
100	13,875,000	18,257,000	1,024,456	1,024,456	St. P. & P. Ry.	151	July	107	Oct.	10	10
100	1,000,000	1,024,456	1,024,456	1,024,456	Toronto Ry.	152	Sept.	111	July	130%	130%
100	9,000,000	12,534,000	1,024,456	1,024,456	Toronto Trac.	152	Sept.	111	July	130%	130%
100	9,000,000	2,528,200	8,033,000	2,024,456	Tri-City, pref.	99	May	94	Mar.	94	94
100	20,100,000	3,000,000	19,503,000	814,903	Twin City, com.	117	Jan.	103	July	110	109
100	6,000,000	6,458,430	861,430	1,024,456	Winnipeg Electric	199%	Sept.	176	July
100	12,500,000	3,649,000	2,275,000	1,024,456	Telegraph, Light & P.	148	Mar.	141	Sept.	145	143
150	3,500,000	2,442,420	2,442,420	1,024,456	Consumers Gas	207	Mar.	198	July	203	202
100	41,330,400	50,000,000	903,766	1,024,456	Mackay, com.	97	Oct.	78%	July	93	92
100	41,330,400	50,000,000	903,766	1,024,456	Mackay, pref.	78	Jan.	67%	Aug.	76	75
100	13,500,000	2,400,000	148,881	1,024,456	Met						

Schubert Choir Concert

By HECTOR CHARLESWORTH

BY making some sacrifice in the matter of numbers, Mr. H. M. Fletcher has greatly improved the tonal quality of the Schubert Choir. Certain roughnesses of former years have disappeared, and the diction of the organization has more refinement than in the past. It is in a measure surprising that a city of the size of Toronto can produce so many really excellent choral organizations, although it is no doubt due to the fact that this is a city of churches. There was a fear at one time that choral music was being overdone in this city, but the progress made by the Schubert Choir and the immense audiences which have been accorded the concerts this week seem to indicate that such fears were groundless. While it does not come up to the high standard set by its august and famous rival, it gives concerts that are replete with musical interest in a manner of which the average city would be proud. Of the various sections, I liked best the tenors, who excelled the basses in tonal quality. Usually a tenor section is that which the choral conductor finds most difficult to fill, but Mr. Fletcher seems to have been especially fortunate this year. The women's sections also contained many fresh and pleasing voices.

The choir's whole achievement showed that Mr. Fletcher is an indefatigable worker with exceptional taste and enterprise in the selection of novelties, although his handling of rhythm is rather metronomic. Of the numbers on Monday night's programme, I was most interested in the barcarolle from Offenbach's "Contes de Hoffman," the only work of his which approaches the sacred domain of grand opera, and which owes its revival and present popularity in America to the taste of Oscar Hammerstein. The choir sang the pianissimo passages most graciously, and its phrasing was genuinely expressive. Its enthusiasm was manifested in Tschaikowsky's superb motette, "O, Praise Ye God." The Handel coronation anthem, "Zadok the Priest," is especially appropriate to the present year, and gave the choir another chance to show what it could do within a sustained "Alleluia." The growing popularity of Granville Bantock's music is shown by his frequent appearances on concert programmes, and his arrangement of the old Irish air "The Cruiskeen Linn" is particularly delicate and happy. The rendering showed the admirable balance of the choir, but Mr. Fletcher's angular handling of rhythm was also apparent. The organization also showed a plenteous volume of tone in rendering the *Inflammatus* from Rossini's "Stabat Mater." In view of recent criticisms, it is interesting to note that this number was sung in Latin. It is probable that Madame Nordica would have refused to sing her part in any other tongue, and for the choir to have sung it in English would have been incongruous, though such polyglot performances have not been unknown in this city. There is, however, an atmosphere about the Latin compositions that cannot be rendered into English. Even Bach, good Lutheran though he was, used the Latin tongue in many of his ecclesiastical compositions. Nor is Latin the dead language that many assume it to be. It lives in the speech of every educated man whether he is conscious of the fact or not, and practically every word in the familiar ecclesiastical forms is understood by the listener.

Owing to the disbanding of the Pittsburgh Orchestra, Mr. Fletcher this week availed himself of the services of the Toronto Symphony Orchestra, and the organization rendered him good service in several choral numbers. Mr. Welsman, too, played several numbers of a popular character in a most gracious interpretative style. The overture to Schubert's "Rosamunde" is a delightful tuneful work, and Grieg's "Peer Gynt" suite is a composition that the orchestra has also played skilfully. Berlioz's "Carnaval Romane" and Saint Saens' "Dance Macabre," though familiar, have an unflagging interest because of their fine melodic qualities.

At the Tuesday night concert the Schubert Choir presented several works of interest, and were happiest in the class of works that used to be popular at the earlier concerts of *a capella* music in Toronto. Particularly interesting and of a type in which English composers have always excelled was Rutland Barrington's setting of the Welsh folk-ballad "The Black Monk," with the "Ding Dong" refrain that figures in so many pieces of this class. It was effectively sung by the choir; the Bach cantata, "A Stronghold Sure," seemed a little too ambitious for the present attainments of the organization, but the singers gave a most charming and reverend interpretation of Kahn's Motette, "A Song of Faith," which was a feature of their programmes last year. The madrigal, "Sigh no more, Ladies," an arrangement of the familiar Shakespearean lyric, was also an attractive offering. It was all

right for the men's chorus to sing Henry Jacobsen's "Just Being Happy" last year, because they were going to visit Mr. Jacobsen's home town, but it is obviously intended as a composition for school children only. The choir also sang, with Mr. Myron G. Whitney, Schubert's very poetic and beautiful little ode, "To Music," in a capable manner.

At each of the concerts the famous prima donna, Lillian Nordica, gave what practically amounted to a full recital programme. If anything, she was over-generous in the matter of encores, though it must be admitted that top galleries in Toronto have an unsatisfactory appetite for repetitions. It is now within a few weeks of nineteen years since she first sang in Toronto, and it is interesting to recall the circumstances, for she had with her on that occasion four famous singers who have since been lost to the stage through death or old age; they were, Campanini, one of the greatest of all Italian tenors; Del Puente, a Spanish baritone, who was at all times a delight; Emil Fischer, a famous German basso and the greatest Hans Sachs of his time; and Sofia Scalchi, a contralto of great repute, who was, however, inferior as an artiste. The rewards that singers earn to-day make it impossible to give a concert with such an array of singers on the bill. A feature of the programme was the rendering in concert form of Mascagni's "Cavalleria Rusticana," which was then but a few months old, and was the musical craze of the day. One still recalls quite easily the luscious and velvety tones of Nordica's voice and the intensity she imparted to the music of Santuzza. Shortly afterward, Nordica was destined to become the successor of Lilli Lehmann as the finest Brunhilde of the day, and she has made many concert appearances here. Her industry has been indefatigable. She has never been content, like Melba or Calve, with a few hackneyed songs. She invariably offers something new and interesting, and even though the velvet has begun to wear off her voice, she commands increasing respect as a really fine artiste. Her middle voice has lost much of its quality, but the notes of her upper register are still brilliant and thrilling. The lovely aria from Puccini's "Madame Butterfly," in which the girl sees a vision of the return of her lover was gloriously sung, and

Psychic Phenomena

By F. E. M. R.

Article V.

THE Chinese believed that science had been fixed by their ancestors' sapience; this example contains food for meditation. . . . "It behoves the true savant to be very modest, yet very bold at the same time; very modest, for our science is a mere trifle—very bold, for the vast regions of worlds unknown lie open before him."—Prof. Chas. Richet.

"I am certain that we are in the presence of an unknown force."—Dr. Maxwell, Deputy Attorney-General at the Court of Appeal, Bordeaux, France.

The above quotations are from a very remarkable recent book by Dr. Maxwell, dealing chiefly with *material, physical phenomena*, in contrast to those which we have hitherto been chiefly considering, viz., *psychic, or mental phenomena*.

This new branch of science which Richet, Maxwell and other French scientists are now endeavoring to found, is "at present as beyond the scheme of orthodox psychology or psycho-physiology," so they have decided to call it, for the present, *Meta-psychics*. As regards the general field of psychology, though Sir Oliver Lodge in his introduction to this book, admits that this is undoubtedly the first entrance to be explored, "and it may turn out to lead us in the right direction."

These strange meta-psychical phenomena transport us, indeed, to the realm of fairy wands and "wishing carpets." A chair on the opposite side of a restaurant table moves backwards and forwards to the motions of a stick in the hand of Dr. Maxwell, loud noises or raps are heard in the same restaurant in broad daylight, and pinching the air surrounding a medium, or pinching her discarded wrap, gives pain to the medium!

Our skin informs us of changes of the temperature



MRS. ROBERT ROGERS.
The wife of the Minister of Public Works of Manitoba.

It is this thought, so full of import, that rivets our attention on Dr. Maxwell's analyses.

The phenomena include knockings or "raps," sundry noises other than raps, movements of objects without any contact whatever—*telekinesis*; movements with contact insufficient to explain them—*parakinesis*; luminous phenomena, or the appearance of light, moving forms.

These are the physical phenomena that Dr. Maxwell has verified in a manner thoroughly satisfactory to himself, at least. Others testify to "apports," that is to say, the sudden appearance of objects—flowers, sweets, stones, etc.—which have not been brought in by any of the assistants, as also to "the most complete phenomena of all—the materialization of a form, human or otherwise, luminous or not."

The intellectual phenomena such as we have already considered, has not interested him thus far, because the physical "struck me as being more simple and easier to observe." Automatic writings, typtology (a table upon which the experimenters lay their hands, answers questions by striking the ground), crystal gazing, and "control" are the only intellectual phenomena that he has so far observed. The physical phenomena were all obtained in *full light*, except, for obvious reasons, the luminous ones.

Raps. Dr. Maxwell says, he has heard on the table, on the floor, on cloth, on the medium's or sitter's garments, on pieces of paper, on books, etc. "I have also observed very curious raps with a writing medium; when he wrote automatically, raps resounded with extreme rapidity at the end of his pencil." The continuity of the writing, as also Dr. M.'s hand on the opposite end, proved that though the sound was produced at the point of the pencil, the pencil itself had not been raised in the slightest degree. "I have observed some" (raps) "which burst forth as far as nine feet away from the medium. I have not obtained any at a greater distance than nine feet, and it is not often that I have been able to observe them at that distance." . . . "The variety of form the raps may take is not less than the diversity of objects upon which they may be given." . . . "In the first place, we must note that the tonality of the raps differs according to the object upon which they resound. It is very easy to recognize by the sound if the raps are given on wood, paper or cloth. This is an interesting demonstration, because it indicates that the sound is produced by the vibrations of the material substance. The material molecules of the object struck are therefore put into motion. They are not, however, always disturbed in the same way, for the tonality of the raps given on the same object is susceptible of great variety. The raps, instead of being sharp and short, may be dull and resemble the muffled sound of impact with some soft body."

"One of the most curious facts revealed by the observation of raps, is their relation with what I call the personification" (others call it the "control," others the manifesting "spirit"). "Each personification manifests itself by special raps." For instance, "John," the "control" of the medium Eusapia Palladine, "manifests" by sharp, sharp raps, so very like the manipulation of the Morse telegraph, that my co-experimenters and I wondered whether we were not actually listening to the usual Morse signals." . . . "Another entity personifies a man for whom I had the deepest affection; these raps are graver in character. This personality seems to have the clairvoyant perspicacity and the kind-heartedness of the man I knew." Another "gives itself out to be Chappé d'Auteroche, the astronomer, and has related most accurately the details of his life and death in California." (There are several biographies of Auteroche, so this phenomenon could be accounted for otherwise than on the theory of his manifesting spirit). "The raps which announce his presence are dull sounding, and are given with a certain amount of force." . . . "Light precipitate raps, weak and abundant are the signals of certain personifications—troublesome guests, whose unwelcome intervention spoils the experience!"

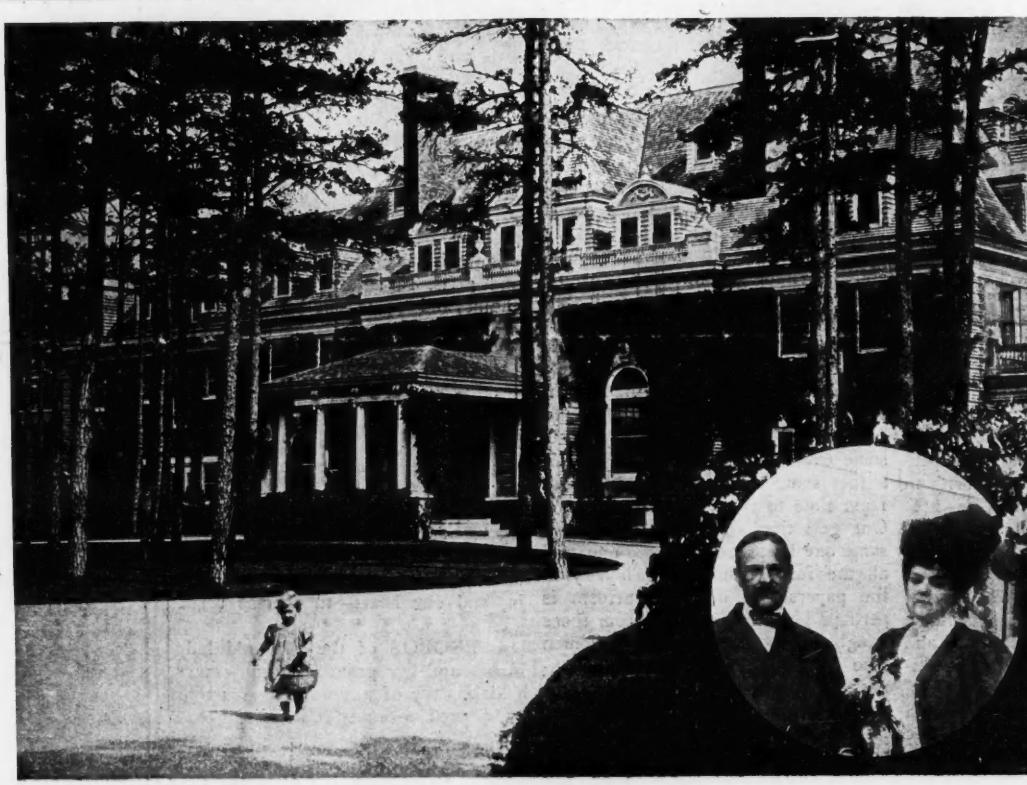
"Let it not be forgotten, that if I point out the connection existing between the personifications and the raps, it does not follow that I accept the reality of those personifications." . . . "So far they have not convinced me of their identity." . . . "Were I not, however, to point out the role which the raps play in relation to the personification, I would be omitting one of their most significant features."

"They manifest themselves, then, as the expression of a will and activity distinct from those of the observers. Such is the appearance of the phenomenon."

"Often the different raps reply to one another, and one of the most interesting experiences one can have is to hear these raps clear and resonant, or soft and muffled, sounding simultaneously on the floor, table, furniture, etc."

He then adds in regard to the raps: "I think I have arrived at some conclusions. The first and most certain is their undoubtedly close connection with the muscular

(Concluded on page 29).



"GEORGIAN COURT."

The beautiful Lakewood home of George Gould, who is shown with Mrs. Gould in the smaller picture. Since his partial retirement from railroad management he will live here most of the time.

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high as it is, it is precisely suited to the present capacity of Nordica's voice. Of the vast number of short lyrics she sang, I liked best her rendering of Debussy's "Mandoline" and Grieg's "In Kahn." One's main quarrel with the famous singer is her lack of repose. She has grown into a habit of gesticulation and theatrical posing that destroys half the beauty of her singing in such numbers as "The Erl-King." Sung with remarkable dramatic and musical grasp though it was, it is quite obvious that to excite that feeling of awe and mystery which it should inspire, the singer should treat it in a still, intense way and eschew purely theatric effects. These are merely incongruous when indulged in outside the scenic environment of the operatic stage. Fine though the performance was in a musical sense, it suggested not a father trying to hush a dying and terrified child, but a large handsome lady superbly gowned, working herself up into a state of inexplicable excitement. Mr. Myron G. Whitney is a very pleasing and refined young baritone singer, and Mr. Raymond Simmons proved himself as ever a faultless and unfailingly delightful accompanist.

The Year's End.

FULL happy is the man who comes at last
Into the safe completion of his year;
Weathered the perils of his spring, that blast
How many blossoms promising and dear!
And of his summer, with dread passions fraught,
Tha' oft, like fire through the ripening corn,
Blight all with mocking death and leave distraught
Loved ones to mourn the ruined waste forlorn.
But now, though autumn gave but harvest slight,
Oh, grateful is he to the powers above
For winter's sunshine, and the lengthened night
By hearth-side genial with the warmth of love,
Through silvered days of vistas gold and green
Contentedly he glides away, serene.

—Timothy Cole.

Lillian Matilda Genth, the artist who has won first prizes and gold medals at exhibitions of the National Academy of Design and the American Art Society, is one of the distinguished American pupils of Whistler. Miss Genth studied some years in Paris, but now lives in New York.



MRS. R. P. ROBLIN.
The wife of the Premier of Manitoba.

LADY GAY'S PAGE

"I'M just lonely, may I come in for a bit," was the remark of an interesting friend, as I opened my door to a knock. After the lonely person had taken tea and talked for an hour, I was again left by myself, and this experience of loneliness began to suggest a train of thought. Some of us don't know the meaning of loneliness. If we have spare time, a dozen hands stretch out to us, there are far off dear ones waiting for letters, and if we are very well advanced, it is a safe cure for loneliness to close the eyes and go off on long thoughts to those we love. When we get them, and lie dreaming of their beauty, their wit, their loveliness, almost hear the message they have for us, how can we have the chance to be lonely? But only a few in the many can thus satisfy themselves. It is of the rest that I was thinking. There are many lonely little ones, in this queer old world, children with big thoughts and beautiful fancies and no one to whom they may confide them, or just brooding, unhappy, unnoticed little beings, who go heavily under a cloud of loneliness and are reported to have sulky dispositions and unsociable instincts. The lonely boys and girls grow up and are lonely men and women, one knows there are thousands of them in Toronto to-day, students, working girls, petted favorites of fashion, soul-lonely, heart-lonely, beyond any sentiment or animal impulse, and growing unlovely and unlovable under the cloud. That cynical man, always ready with a sneer and a harsh judgment has been lonely for fifty years; that woman with the lines on her forehead and about her mouth has never had a real warm jolly sympathetic friendship in her life; they are reaping the bitter harvest of loneliness. It may be selfishness that isolated them, or it may be that they really never had anyone take the trouble to meet their pathetic need. It's bad enough to know that alone one comes into life, and alone one must go out, but all the "between" might as well be free from that chilly happening. The loneliness of old age is the most pathetic of all, when one has outlived energy and interest and must sit back and see the world hurry by with only a nod or scant word for an old lady or an old gentleman who was, but no longer is, "in it." Speaking of this class, a man says, "The neglect of younger generations to seek the society of the aged is a sore affliction, and the old people set it down to selfishness. Granted, but are not the elders a bit to blame also? Is companionableness either to themselves or towards others characteristic of them?" Poor aged people! In very rare cases do they seem willing to meet young folks on their own level, and young folks have no other! We have all been young, and should be able to go back a bit to be comrades to our juniors. They have never been old, remember.

THE only sure cure for possible loneliness is to be thoroughly interested in, and receptive to, ever so many outside things and people. The very most isolated man and woman in the town can find something or someone to help. Nothing like that for brightening up a dull and lonely existence. And with a little imagination one can take great pleasure in building up futures for people one only casually knows. Just listen to the way loyal persons go on about the Royal family! They never even saw one of them and probably never will, but the discussions, assertions, denials and warm language which have been used about that alleged romance in the King's life, and the interest taken in it by hosts of over seas subjects of the British Empire, has certainly filled many a dull and possibly lonely life. Personally, after having firmly believed in it for years, I am rather sorry it turns out not to be true. The thing appealed to me, and also to many another, who also credited those in England who told us. It was just the touch of romance that one pardons in royalty and scorches in one's next door neighbor. Kings can do things, that churchwardens mustn't think of doing! Isn't that true enough, no matter how perverting? But it's all over and done with now, and seeing it was an invention, one must let it go. And a dear correspondent of mine from England says casually, "Evening gowns



MRS. J. B. STRATHY, who recently celebrated her ninety-first birthday at her residence, 17 Walmer Road, Toronto.

master in the work of sorting her soundly as her own brother. All you girls with brothers know how unmerciful and masterful brothers can be.

THE handsome man and I spent a very happy evening watching the *premiere* of the Red Cross Princess at the Princess theatre last Monday night. Perhaps the most striking excellence about it was the perfect form of the chorus. No awkward chumps and clumsy girls getting in each other's way, no hesitation in bursting into the regulation opera choruses, and a beautiful swing to all gestures. The young girls and boys were light-footed and level-headed and simply perfectly drilled. Last season I had occasion to say nice things about J. Ernest Lawrence and his bright play "The Westerners," but since then the clever young man has made a long step ahead. Some of the songs, like "Moon, Moon" (with the grandest big full moon beaming behind old castle turrets, in a very pretty bit of Danube scenery), and a dainty waltz which caught the taste of the h. m. aforesaid, with Bombastino's military song and march, would have been well placed in any good light opera. Miss Buckley's mellow contralto was a treat in her two pretty songs, "The dreams that never can come true," being charming as was also "At Eventide." The gods, those admirable critics, said all that was needed in regard to the scene when Prince Boris, in white kid gloves, is brought in wounded on a camp bed. But it's hard to manage tragedy in the hands of amateurs. Taken as an evening's entertainment The Red Cross Princess was first-rate, and we are justly proud that Toronto can furnish composer, librettist, stage manager and orchestra for so pretty and tuneful an offering. The funny men were really funny—the Boozy Bombastino and the slim Doctor Henkel, being admirably done by James D. Broomhall and Campbell H. Duncan. But it was the smart clever and huge chorus of bright, enthusiastic young folks that was the best thing of all.

1 F human nature be as "contrary" as we are led to believe, isn't the annexation talk which is so annoying just now, the natural result of all the fussy loyalty talk which has been fizzing around for the past five years. Loyalty is a very deep and splendid sentiment, principle, whatever you choose to rate it, and like one's love for one's wife, one's belief in one's mother, a thing only very crude and coarse natures should talk about. That a great many persons who are neither crude nor coarse have been unceasingly tiresome over their loyalty to Britain is a fact some exasperated hearers are from time to time moved to deplore. One gets tired of any subject which some one keeps dinning into one, and all the fussy fostering of loyalty in the papers and on the platform is perhaps getting its return from those naughty, naughty men and women who are spouting about the foolishness of keeping at arm's length the great hungry hordes to the South. Not loyalty to Britain, so much as a noble instinct of self-preservation should rule our cogitations on any proposal of a reciprocal nature with the United States. It has always bothered me to have Canada called "Miss" (but then I'm not a suffragette) and here's hoping John Canuck will be up and doing to chaperon his sister. She has her foolish and begged the singer, pale-faced with flirtatious streaks, like any other girl, emotion, dewy eyed, to pause and

W HEN the very old lady has a birthday it is now the mode to celebrate joyously, and what a picture is the chief celebrant, as she sits amid her friends and flowers and gifts, some of the latter often quaint and queer enough, as is the writing on the cards with them. The fat fingers of grandchild and great grandchild may evolve weird chirographical results, but the birthday old lady loves to look at them. The vista of her years holds so completely entire the lives of those about her, and the dignity of age has its own peculiar quality. We have here and there, precious beyond computing, such sweet and rounded lives! Let us broaden our minds to take them in, and our hearts to cherish them.

A PROPOS of the very old lady and her grandchildren comes a little story of a child who was told by a well meaning literalist that whatever one prayed for one got, sooner or later. The child for weeks afterwards was observed to linger a moment after the final Amen at her morning and evening devotions, and her nurse was pleased to see such reverence and solemnity. But one morning little Miss jumped up after Amen with a clouded countenance. "Oh, Miss Mary, that's not the way you get up from prayers—What's the matter?" "Well nurse, it's all nonsense praying for things. You don't get them! I've been praying for something I want awful bad for ever so long, but it's no good!" "And what was it, dear?" queried the sympathetic nurse. Miss Mary flounced away impatiently. "A grandmother!" she said, crossly.

Lady Gay

Slow Train.

"FUNNIEST thing I've seen lately," said the candy man on the Rock Island suburban trains, "was the other day when man rushed up to the Twenty-second street station and said to the agent: 'H'h'has the Joliet train g'gone?'" "Yes, there it goes up the road there." "Does it s's's'top'p'p'p'p'—?" "Yes, it stops at Thirty-first street." "Does it s's's'top'p'p'a'ny—?" "Yes, it stops at Forty-seventh, Fifty-first, Englewood and Blue Island." "Does it s's's'top'p'p'a'ny'wh—?" "Yes, it stops at all stations. But what difference does it make to you? You're not aboard." "I just what I'm k'kicking about. Does it s's'top'p'p'any'wh'wh'wh'long enough so I could r'r'run and overta'ta'take it?"—Lippincott's.

Tde
Fashion of Today
by Shurelle

Clinging Draperies and Effects for the Spring

The new materials for the spring are beginning to be seen in the big drapery establishments and at the Paris costumiers, and from a cursory review of them one can see that the record seems to have been broken with regard to beauty of color and design and wonderful draping qualities of the materials to be used. Silks, Moires, Satins, Velvets, Brocades and Damasks are all so soft that they can be drawn, if not through a ring (as used to be claimed by our grandmothers) at least through the hand without crushing. This universal softness in all the newest materials is a distinct proof that the reign of soft, clinging draperies still holds good, and has conquered the threatened return to tight-fitting bodices and full skirts. Draped effects appear in almost every new model, especially in smart Evening Wraps. The theatrical season being in full swing, an Evening Cloak is quite appropriate for discussion. Those "thrown around the figure" have a very novel effect as regards drapery. They combine all the looseness of careless folds, together with the clinging narrowness which still remains our ideal of perfection up to date.

The Salvation of the Stout Woman

These clinging effects and draperies make for grace and femininity and as such are warmly to be welcomed. They have the great merit of being becoming to everyone and to no



one more than to stout women, who are being more kindly treated by Dame Fashion than has been their fate for a long time. Many stout women labor under the entirely mistaken idea that the more they squeeze themselves into tight-fitting clothes the slimmer they will appear. No error could be greater, and the stout woman will find her salvation in draperies.

The Best Friend of Women's Beauty is Imagination

Whatever is left to the imagination of the beholder can be beautified by a generous and happy faculty, whereas facts have a certain brutality which not even beauty will always excuse, and these draperies enhance and emphasize a woman's loveliness by partially concealing it. It is so with all works of art, the one that appeals to and captivates the imagination of the beholder will make the best and most lasting impression.

The New Fashions

The decree has gone forth that the hips are to be still further abolished, but this is to be done by the raising of the waist line so as to give that long, straight outline so becoming to ninety-nine women out of a hundred. The Empire style is one which gives a youthful air and the letting out of the waist is conducive to health, though it must be owned that this may be called a by-product as far as Dame Fashion is concerned, for it is to be feared reason and health do not influence her much in her decrees.

All the newest models are close-fitting, but the wearer is able to walk instead of being forced to shuffle along like a Japanese Geisha.

There is at the present time a wonderful sale being carried on in the Salons of the Paris Model Department of the Robert Simpson Company, and all those who wish to obtain the latest and most beautiful Model Gowns from Paris at absurdly low prices have now the opportunity of doing so.

LONDON LETTER



LONDON, FEB. 11, 1911.
THERE are so many interesting things happening and going to happen that one finds difficulty in beginning. There is the reciprocity agitation; there is the launching of the first Dreadnought built on the Thames, the mighty "Thunderer"; there is the opening of King George's first Parliament; there is the famous, to-be-historic libel suit of His Majesty against his slanderers; the preparations for the Coronation and its attendant festivities; and countless small happenings of interest to Canadians.

If the ears of the Canadian people have not burned during the past fortnight or thereabouts it is a marvel, for the papers on both sides have been devoting columns of space to the subject of the proposed reciprocity agreements with the United States. Nothing connected with Canada has aroused such an amount of feeling and given rise to so much discussion. The Liberals who have opposed Imperial preference and Imperial federation tooth and nail, being faithful disciples of Cobden, who thought years ago that the sooner Canada separated from the mother country the better for everybody, are indifferent to the probable ultimate consequences of reciprocity. In the House this week the Liberal benches cheered the allusion to the trucks filled with grain going from the north to the south, "which will not return empty." The Unionists—and it is a crying shame that Imperialism should be a party question, as it virtually is—realize the full seriousness to the whole Empire of these negotiations, and lament bitterly that Canada is being drawn into closer relations with the United States instead of with the motherland. It seems incredible that anyone who thinks at all can fail to see what will be the result of these immensely improved trade relations between a country of ninety millions population and the adjacent country with eight millions population or thereabouts. The dreams of Imperial federation seem to become very misty when one considers all the possibilities involved. Already at least one daily paper here, which was strongly advocating Imperial preference, has thrown Canada overboard and frankly declares that the Dominion cannot be considered an important factor in the scheme when she is the commercial partner of the United States. This morning attention is drawn to the headline from one of Mr. Hearst's papers—The Journal, I suppose—"America Cuts Loose from the British Empire."

It is useless for Canadians to declare that all this makes no difference in their loyalty. Facts are stubborn things, and protestations stand a poor chance by comparison with facts and figures, and the history of other causes and effects.

THE launching of the "Thunderer" took place on one of the most beautiful days of the whole winter—a sunny, clear afternoon, which gave thousands and thousands of people a chance to see the great sight to advantage. The launching was at a quarter past three, but the crowd had begun to collect on both sides of the river long before that time. The water was absolutely brilliant with craft of all sizes and sorts. There were a good many excursion steamers, and there were curious boats manned by sailors of the type beloved by W. W. Jacobs, who were taking their families to see the sights. One flat-bottomed tub in our vicinity displayed a flag on which was printed "Thunderer No. II." All the boats were dressed with flags, and when the huge warship began to move there was a deafening noise of whistling, and on the excursion steamers the strains of "Rule Britannia" were to be heard. It was really a wonderful sight, for the new boat is enormous. As she slipped softly out into the channel, stern first, and turned down the river she looked, as one spectator said, like a terrace of houses. Four tugs proudly escorted the great mass, but in all the admiration and rejoicing over the first battleship built in the Thames, many people were sore at heart, for the work on the "Thunderer" has meant prosperity to thousands of poor people in Canning Town who have lived for months in the shadow of the mass whose bow stretched over the railway track. Mrs. Randall Davidson performed the launching ceremony, and was presented with a beautiful silver knife with which to cut the bond between the ship and her first home.

THE King and Queen opened their first Parliament with all the magnificence and quaint ceremony which marks that event. As it was his first Parliament, and also his first public appearance after the libel suit, which resulted in a cruel slander being denied finally, the King

got a splendid reception from the enormous crowd which lined every inch of the way between the palace and the House of Lords. People stood for hours with the good nature and patience characteristic of the English people, waiting to see the state carriages pass. The state coaches of the nobility and of the Ambassadors aroused a great deal of interest, but that is nothing compared to the excitement when the Royal procession comes in sight. The great officials of the household come first with the ladies-in-waiting, and last of all comes the wonderful gold and glass coach drawn by the eight white horses. The King looked pale and tired, and the Queen also looked pale, but particularly girlish and handsome. Her jewels were splendid, for she wore the Greater and Lesser Stars of Africa, as the Cullinan diamond is now called. The Great Stars, which are set in the Crown and sceptre, can be taken out, and this was done for last Monday's ceremony.

In the crowd in the Horse Guards, where I stood with countless other loyal and admiring spectators, the girl next to me came from Australia, and the woman behind



GERTIE MILLAR.
The English Musical Comedy Favorite.

from India. Both had seen the King and Queen when on their famous tour around the Empire, in the course of which they visited Canada.

A N interesting feature of this first Parliament of the Sailor King, who is known to take a keen interest in the Overseas Dominions, was the presence of the four High Commissioners, Lord Strathcona, for Canada; Sir George Reid, of Australia; Sir William Hall-Jones, of New Zealand; and Sir Richard Solomon, of South Africa. Special places were allotted to them in the Gilded Chamber.

Driving back from the opening, "the Connaughts" got a rousing cheer, for they are all immensely popular. On all sides there is great interest expressed in the appointment of the Duke as Governor-General of Canada. None the family are understood to "put on side." In fact, they are extremely simple and genial and friendly, so it is certain they will be much liked in Canada, where the Duke has so many friends already. Princess Patricia is very pretty, very merry and very accomplished, and dresses with taste. In fact, the whole family can claim the punishments that come to those of whom all men speak well.

Few people who noticed a man in livery standing up behind a carriage with the two silk-stockinged footmen knew what he represented. The man was an anachronism, for he was the King's Bargemaster. In old days the crown was borne by water, and the Bargemaster guarded it. So at the present time the Bargemaster rides behind the coach to escort the precious emblem of royalty.

UNBOUNDED satisfaction is expressed over the very courageous and rather unusual action taken by His Majesty in suing for libel the man Mylius, who had printed and caused to be circulated the old story of the King's morganatic marriage. It is to be hoped that one has heard the last of this cruel slander, as the King over his own signature absolutely denied that he had ever been married before he married "Princess May," and moreover the lady who, it had been often stated, married the King at Malta went into the witness box and gave evidence that she had only seen the King twice, once when she was eight years old, and later at a party in England when she was not presented to him. It was also proved that the Prince George of Wales, as he then was, was not at Malta when the father of the lady in question was stationed there.

TORONTO people would have rejoiced had they heard the Bishop of London talk of the Queen City, when he presided at the meeting to ask England to give money for the expansion of the work of Trinity College. And by the way, as one London-Canadian remarked to the writer, it does seem rather inconsistent that Canada should be boomed on every side as a rich country, inviting other peoples to come to share her prosperity, and at the same time sends to England to ask for help for her colleges.

"But they say," replied the writer feebly, "that it is to send more clergymen to the West for the English settlers." "Oh," snorted the objector, "and at the same meeting attention is called to the Government sending out notices about the danger of fire, printed in eight dif-

ferent languages, representing the number of nationalities settled in the West. Aren't the clergy wanted for them, too, and for the children who are being brought up as Canadians? Why ask on the ground of their being English settlers?"—and the writer subsided.

The Bishop of London made a stirring address, telling something of Toronto, "the most loyal city I know. If you mention the King, they are up on their hind legs in a moment singing 'God Save the King.' He told about beautiful Trinity College and recalled the famous garden party attended by five thousand persons. The bishop—reciprocity notwithstanding, and, of course, politics were not touched upon—says the day will come when Canada will be the most important part of the whole Empire. He was followed by Dr. Osler, and by Sir Gilbert Parker, both old Trinity men, who told something of the work of their Alma Mater. Dr. Osler made a particularly interesting point when he spoke of all that the first professors at Trinity, who came out from England, had done, and suggested that some memorial should be erected to their memories, that young Canada should not forget what was owing to those men.

HERE was a great gathering of English and Canadian friends for the wedding on Thursday of Miss Ada Lindsay, daughter of Mr. and Mrs. Robert Lindsay, of Montreal, and niece of Mrs. Edward Lewis, of Vancouver, and of the Bishop of Ontario and Mrs. Lennox Mills, to Mr. Julius Griffith, of Vancouver, son of the late Colonel Griffith, Royal Bombay Engineers. The wedding was at Holy Trinity Church, Sloane street, and the ceremony was performed by the Bishop of London, assisted by his chaplain, the Rev. Basil Bourchier, and the Rev. H. H. Gamble, rector of the church. The bride wore white satin and point lace, and was attended by eight charming bridesmaids, one of whom was Miss Marjorie Lindsay, sister of the bride, who were a pleasant contrast to the pink and blue maids one usually sees, for they wore costumes of grey satin, with lace caps and fichus, copied from the Quaker Girl, in which Miss Gertie Miller is making such a hit. They also carried prayer-books. The best man was the brother of the bridegroom, Major David Griffith, and there were several ushers, including Mr. Stanley Lindsay, the bride's brother. The presents were magnificent, as the bride has many friends in Canada, England and the Far East. She is pretty and accomplished, as well as a much travelled young woman, for with her aunt, Mrs. Lewis, she has spent months at a time travelling in India, China, Egypt, and many other parts of this world which at one time seemed large, but thanks to modern improvements is becoming quite a cosy place.

A NOTHER item of some interest to Canadians is that Beatrice La Palme, the charming French-Canadian singer, who was in the Beecham Co. at Covent Garden this winter, is now singing with the same company at the Palladium, and receiving good notices. She is giving a recital of her own early in May, the first one she has given in London. Miss Maude Allan, also a Canadian by birth, reappeared yesterday at the Palace Theatre, the scene of her first sensational triumph of a couple of years ago, and again charmed the great gathering of people who came to welcome her back. It is said that her dancing has improved, and all the items on her programme being new, it was not a case of showing to advantage in a limited repertoire.

IF you are coming to London this summer, and want a little sight-seeing after the fatigues of Coronation crowds, buy a shilling book, by the well-known London journalist, George R. Sims, called "Off the Track in London." This advice is not intended for the conscientious person, coming for the first time or the second time. That individual will find his time fully occupied in doing all that Baedeker ruthlessly demands that he should do. It is meant for the people who know the Tower, the National Gallery and Westminster Abbey, and have leisure for something besides public buildings. Even those of us who think we know our London can find much that is new and delightfully interesting in the walks with Mr. Sims, who knows the human side of London like his A.B.C.

M. E. MACL. M

Juliana Louise Emma Marie Wilhelmina, Princess of Orange-Nassau and Duchess of Mecklenburg, is the heiress to the throne of the Netherlands, and her birth on April 30, 1909, relieved her people of the imminent fear that their next sovereign would be a German prince. Her people know her well both by sight and through gossip, and it is an article of faith among them that she is wholly and completely Dutch, the picture of her mother. Queen Wilhelmina is manifestly and aggressively Dutch, while her father, Prince Henry of Mecklenburg-Schwerin, had the misfortune to be born in Germany. Queen Wilhelmina, reputed to be the richest woman in Europe, spends little on herself and much on the poor, and the small princess will undoubtedly be trained to live simply and to give both generously and intelligently.



M. B. Irving and Stella Patrick Campbell in "Princess Clementina," a London theatrical hit.

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A GOOD COMBINATION.

A "helmet" hair ornament that is most popular with society girls, is made of black and grey pearls. The hair is worn around the forehead and ears, and the "helmet" holds it snugly in place. A ruchu of muslin and lace goes admirably with this coiffure, the total effect lending a quaint charm to the young wearer.

Old Friends and New



On the Belfry Tower.

"LOOK down the road. You see that mound
Rise on the right, its grassy round
Broken as by a scar?"

We stood
Where every landscape-lover should,
High on the gray old belfry's lead,
Scored with rude names, and to the tread
Waved like a sea. Below us spread
Cool grave-stones, watched by one great yew.
To right were ricks; thatched roofs a few;
Next came the rectory, with its lawn
And nestling schoolhouse; next, withdrawn
Beyond a maze of apple boughs,
The long, low-latticed Manor-house.
The wide door showed an antlered hall:
Then, over roof and chimney-stack,
You caught the fish-pond at the back,
The roses and the old red wall.
Behind, the Dorset ridges go
With straggling, wind-clipped trees, and so
The eye came down the slope to follow
The white road winding in the hollow
Beside the mound of which he spoke.

"There," said the rector, "from the town
The Roundheads rode across the down.
Sir Miles—twas then Sir Miles's day—
Was posted farther south, and lay
Watching at Weymouth; but his son—
Rupert by name—an only one,
The veriest youth, it would appear,
Scrambling about for jackdaws here,
Spied them a league off. People say,
Scorning the tedious turreted way,
(Or else because the butler's care
Had turned the key to keep him there),
He slid down by the rain-pipe. Then,
Arming the hinds and serving-men
With half-pike and with harquebuss,
Snatched from the wainscot's overplus,
Himself in rusty steel-cap clad,
With flapping ear-pieces, the lad
Led them by stealth around the ridge,
So flanked the others at the bridge.
They were but six to half a score,
And yet five Crop-ears, if not more,
Sleep in that hillock. Sad to tell,
The boy, by some stray petronel,
Or friend's or foe's—report is vague—
Was killed; and then, for fear of plague,
Buried within twelve hours or so.
"Such is the story. Shall we go?
I have his portrait here below:
Grave, olive-cheeked, a Southern face.
His mother, who was dead, had been
Something, I think, about the Queen,
Long ere the days of that disgrace,
Saddest our England yet has seen.
Poor child! The last of all his race."

—Austin Dobson.

The Hand of Lincoln.

LOOK on this cast, and know the hand
That bore a nation in its hold:
From this mute witness understand
What Lincoln was—how large of mould.

The man who sped the woodman's team,
And deepest sunk the ploughman's share,
And pushed the laden raft astream,
Of fate before him unaware.

This was the hand that knew to swing
The axe—since thus would Freedom train
Her son—and made the forest ring,
And drove the wedge, and toiled amain.

Firm hand, that loftier office took,
A conscious leader's will obeyed,
And when men sought his word and look,
With steadfast might the gathering swayed.

No courtier's, toying with a sword,
Nor minstrel's, laid across a lute;
A chief's, uplifted to the Lord
When all the kings of earth were mute!

The hand of Anak, sinewy strong,
The fingers that on greatness clutch;
Yet, lo! the marks their lines along
Of one who strove and suffered much.

For here in knotted cord and vein
I trace the varying chart of years;
I know the troubled heart, the strain,
The weight of Atlas—and the tears.

Again I see the patient brow
That palm ere while was wont to press;
And now 'tis furrowed deep, and now
Made smooth with hope and tenderness.

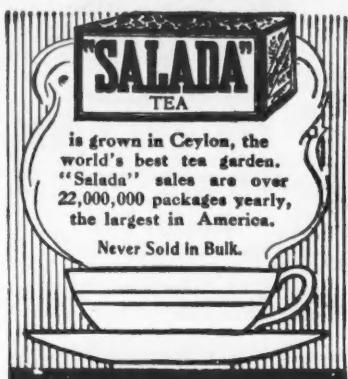
For something of a formless grace
This moulded outline plays about;
A pitying flame, beyond our trace,
Breathes like a spirit, in and out—

The love that cast an aureole
Round one who, longer to endure,
Called mirth to ease his ceaseless dole,
Yet kept his nobler purpose sure.

Lo, as I gaze, the statured man,
Built up from yon large hand, appear:
A type that Nature wills to plan
But once in all a people's years.

What better than this voiceless cast
To tell of such a one as he,
Since through its living semblance passed
The thought that bade a race be free!

—Edmund Clarence Stedman



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Feb. 20—St. Helen's Y. L. At Home.
Feb. 22—Amateur Club, Dance.
Feb. 23—Catholic Students, Dance.
Feb. 24—Brotherhood of Trainmen, At Home.
Feb. 25—Saturday Weekly Dance.
Feb. 27—The Indian, At Home.
Feb. 28—Wachita Club, Dance.

Society

THE near approach of Lent has filled up every hour of the day from early afternoon, when fashionable luncheons have been popping up all over the town until midnight, when late suppers from theatres and concerts have wended their satisfied ways homeward. Teas and bridges have been jostling one another so plentifully that now and then the woman in popular demand has simply folded her hands in despair and stayed at home. In this city of magnificent distances, it is sometimes, even for the car owner, the safest and only thing to do. Among the pretty teas of this week was Mrs. W. Lee's, for her guest, Mrs. Arthur Morrice of Montreal, which took place on Monday. Mrs. Lee's home in Crescent Road in one of the many cosy and dainty Rosedale *menages*, and on Monday was a pleasant refuge from the chilly weather, and duly admired by the ladies gathered to welcome back a former Torontonian on a short visit to a very intimate friend. Mrs. Lee and Mrs. Morrice, one in a white lingerie gown, and the other in soft mauve *crepe de chine*, welcomed the guests in the drawing room, and Mrs. McLean and Mrs. R. J. Christie presided over the tea and coffee trays in the dining-room, where the table was made bright with a huge centre of daffodils and lily of the valley. Mrs. Christie was looking particularly nice, and received many good wishes as it was the sixteenth anniversary of her marriage. Mr. Lee, who is doing very well after a painful fracture of his right arm, while cranking up his motor, had a rival reception in the upper sitting room. A few of the guests were Mrs. and Miss Phippen of Clover Hill, Mrs. R. Cassells, Mrs. Scott Waldie, Mrs. Tom Clark, Mrs. Harry Beatty, Mrs. E. F. B. Johnstone, Mrs. MacKellar, Mrs. Lyle, Mrs. Fred Jarvis, Mrs. E. Y. Eaton.

The "lean days of Lent" commonly bring on a sort of languor and lassitude, against which the young folks struggle. This is a further goading of their dance-wearied and bridge-tired systems. Far better to take the good of the season of retirement and indulge in long sleeps and early to bed practices, quiet hours reading, and take a thorough recuperative rest. Then one will look the part in an Easter hat, that most trying headgear of the year when mounted on a worn-out face and lustreless eyes and hair. For those who can, let them escape temptation to further dissipation by getting away to some health resort and baths.

Monsieur and Madame Balbaud entertained a few friends at dinner on Saturday evening. During the evening, Mrs. Percy Parker played and Monsieur de Champ sang French songs, to the great pleasure of the little party.

The private view of the Fourth Annual Exhibition of the Canadian Art Club will be opened by His Honor the Lieutenant Governor on Thursday evening, March the second, at eight-thirty o'clock, in the gallery of the Art Museum of Toronto Reference Library Building, corner of College and St. George streets.

Next Saturday afternoon, at 3.30, Professor Hutton will open the Trinity Lenten Lectures with a talk on Bacon. Other lecturers will talk about other British essayists, each Saturday, Addison and Steele, Johnson and Goldsmith, Charles Lamb, Macaulay and the Edinburgh Review being the consecutive subjects, and on April 8 the final lecture will be given by Mr. J. S. Willison, LL.D., on Journalism.

The clever company presenting "The Importance of Being Earnest" in the Margaret Eaton School, North street, this evening, is largely the same as that which won the Governor-General's Trophy a couple of seasons ago with "Candida." It is safe to say that they will give an excellent presentation this evening. The cast is as follows: John Worthing, Mr. E. T. Owen; Algernon Moncrieff, Mr. J. Beverley Robinson; Rev. Canon Cheriton, Mr. Ernest Kortright; Lane, Mr. Mansell-Pleydell; Merriman, Mr. Harold Ellis; Lady Bracknell, Miss C. Robinson; Hon. Gwendolen Fairfax, Mrs. Michael Chapman; Cecily Cardew, Mrs. E. T. Owen; Miss Prism, Mrs. Fenton Arnton.

This afternoon at 3 o'clock, His Excellency the Count Apponyi, Royal Hungarian Minister of Education, will lecture on "The Menace of War as Europe Sees It." Tickets may be had at Tyrrell's, 7 and 9 King street east, and this closes the series of lectures which have for the past six Saturdays been given in the Physics Building. This lecture, however, will be delivered in Varsity Convocation Hall.

The Daughters of the Empire will undertake the management of the tea-room during the Motor Show which opens this evening in the Armouries and continues all next week. The proceeds are to be devoted to the fund for the King Edward Memorial Tuberculosis Children's Hospital at Weston, for which donations are now being taken up.

A number of Toronto's handsomest girls are already preparing for June or September weddings. Among the brides of the year will be Miss Edna Phippen, Miss Gladys Francis, Miss Muriel Jarvis, Miss Madeleine Walker, and I am told of half a dozen nice Toronto men who are intending to bring home brides before the leaves fall in autumn. One handsome lady will be in town just after Easter, pledged to make a smart soldier happy for life. And there is another engagement on the *tapis*, which will cause a pang to several ardent admirers of the lady most concerned.

A decided gloom was cast over a loving circle of friends last week by the sudden death of Miss Hazel Nicholls of The Homewood. Her girl friends particularly mourn her loss, for they were much attached to her. The sympathy of all their friends is with the bereaved family of the lamented girl.

The huge audiences which assembled to hear Madame Nordica, Mr. Myron Whitney, the Schubert Choir, and the Toronto Symphony Orchestra on Monday and Tuesday evenings, must have gladdened the hearts of the committee and conductor of the choir. On each evening, Nordica looked splendid, on Monday evening wearing

white satin with some magnificent diamonds on the corsage and in her coiffure, and on Tuesday a gown of turquoise satin with fringe of beads a foot or more deep on the overdress, and the same forming elbow sleeves, in her hair three large tinsel and shaded star lilies. She was presented with a sheaf of pink and white carnations. Mr. Whitney had a very decided success, as his solo with the chorus had to be repeated before the audience was satisfied.

Mrs. Miller Lash gave a children's party for her daughter, Dorothy, yesterday.

Mrs. Blair, of Ottawa, is visiting her daughter, Mrs. Clark, 5 Edgedale road. Madame and Mademoiselle Girouard are visiting M. Rene Girouard at 579 Jarvis street. Miss Frankie Thompson is visiting friends in Ottawa, so is Miss Muriel Jarvis, and having a glorious time.

The stork called on Mr. and Mrs. Harold Gzowski on Sunday with the gift of a little son.

The engagement of Mr. Norman Gzowski and Miss Marguerite Taylor is announced in Winnipeg. Miss Taylor has been in town not many months ago.

Dr. and Mrs. H. B. Anderson sailed on the Cedric for a visit to Germany.

Mr. How, general manager, Bank of Toronto, was sumptuously dined at the York Club one evening this week by the Toronto bankers.

Miss Madeline O'Brian has returned from Ottawa. Miss Marguerite Robins is visiting friends in Kansas City. Miss Isobel Peirs and Miss Mary Jarvis have gone to England. Mrs. Kemp, Castle Frank, gave a large bridge on Tuesday.

Mrs. Ross Gooderham, and her sister and guest, Mrs. Wright Brown, went to New York this week. Last week Mrs. Gooderham entertained several times for Mrs. Brown, giving a particularly dainty bridge and tea on Thursday, at which the floral decoration and the hostess and her sister vied with each other in securing the admiration of the guests. Orchids and maidenhair were used on the splendid lace draped tea table, the blooms in openwork silver baskets. Mrs. Assheton Smith, Mrs. Gooderham Mitchell, Miss Elizabeth Blackstock and Miss Grace Gooderham assisted in the tea-room. The bridge prizes were silver and crystal vases, and were in boxes tied with ribbons holding bouquets of roses and violets.

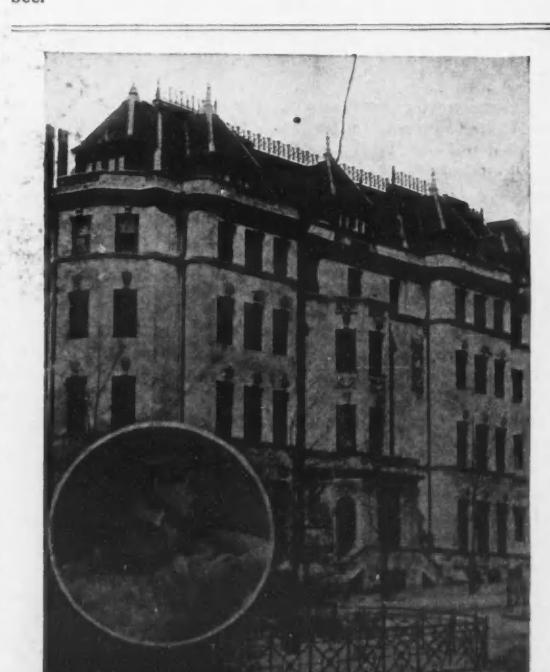
During the Motor Show in the Armouries, the Saturday night Indoor Baseball games are of course discontinued. There was a large crowd present last Saturday evening, when Mrs. Cooper Mason, Mrs. Harry Strathy and Mrs. Sandford Smith were the tea hostesses.

The dance given by the Highlanders' Chapter, I.O.D.E., was a successful event of last Wednesday evening.

Mrs. and the Misses McMurrich gave one of last week's pleasant teas at their home in Madison avenue, on Wednesday afternoon, Miss Perch, their guest, receiving with Mrs. McMurrich, who welcomed her daughters' friends in the way girls so much appreciate, and so many mothers never understand, with a bright word for each, and enquiries which showed an interest in young folks. Miss McMurrich and Miss Gladys were hostesses of the best, and other members of the family circle made themselves agreeable to all. Miss Perch is a beautiful girl, and looked very well in a Paisley charmeuse veiled with deep blue nion. Mrs. Charlie Temple, Mrs. Phillip Toller and Mrs. Greene, who has since returned to Ottawa, presided over the tea-table, and half a dozen charming waitresses looked after the girl-guests.

Mr. and Mrs. W. H. P. Jarvis have gone to the Mediterranean. Mr. and Mrs. Sigmund Samuel have gone to Florida. Captain and Mrs. Parkyn Murray are in the South of France. Mr. W. Grant Morden of Montreal is in England.

Mrs. Douglas Young arrived in town on a visit on Wednesday morning. She and Captain Young have been very much enjoying their winter sports at St. John, Quebec.



CHARLES T. VERKES' WARD AND HER MANSION.
Miss Emily B. Grigsby received this beautiful home at 660 Park Avenue, New York, as a gift from the traction magnate. It is said that she intends to sell it and marry a Hungarian prince.

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We learn that Her Majesty the Queen has honored Messrs. Reville & Rossiter, of 15 and 16 Hanover Square, London, with the Royal Command to carry out Her Majesty's gowns for the Coronation, and the various Courts, to be held during the present year.

The Queen has further ordered that only British-made material shall be used in their construction, and in obedience to this command the above firm have commissioned Mr. Warner, of Braintree, Essex, and other English makers, to manufacture the silks, satins, velvets and brocades required for the same.

The command with regard to the British manufacture of the fabrics extends to the various details of the gowns and includes all embroideries used in their adornment. These will likewise be carried out exclusively by British workers in England.

Her Majesty has invariably shown a practical interest in the manufacturers of her country, and endeavored to further them in every way, and her gracious action on this occasion should be the means of inaugurating a period of trade prosperity such as has never been enjoyed before.

At the Coronation of the late King it was noticed that there was a considerable variation in the color of the Peeresses' robes, and it is interesting to learn that Messrs. Reville & Rossiter, Ltd., have made arrangements to obtain from Mr. Warner the correct shade of crimson velvet for the robes in question.

Specimens of this and of all other British fabrics may be seen in their showrooms at 15 and 16 Hanover Square by those ladies who wish to take advantage of it.

CHOICE SPRING FLOWERS

Jonquils, Daffodils, Sweet Peas, Tulips, Etc.

Dunlop's

98
Yonge St.
Toronto
Canada

have the best variety in the city. Stock guaranteed absolutely fresh. We ship anywhere on the continent, and guarantee safe delivery. Agents in all the large cities of the world.

DESIGNS



A Beauty Bringer

CAMPANA'S ITALIAN BALM is a gentle, pleasant skin tonic. Its frequent use keeps the pores in their natural condition, and the skin shows a healthy color and texture — good for all chaps and face irritations. ALL DRUGGISTS.

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176 King St. East - Toronto, Ontario



Restore the voice with

To soothe, heal and strengthen the sore, inflamed or overstrained tissues of the throat and give real and permanent relief from throat troubles use

EVANS' ANTISEPTIC THROAT PASTILLES

A positive boon to all who use their voices in public. Among scores of appreciative letters from singers and public speakers in nearly every civilized land, the following has been received from Mrs. Gadski: "I think these Pastilles are excellent and I have already recommended same to many of my friends." Send for free sample to
NATIONAL DRUG AND CHEMICAL CO. OF CANADA, LIMITED, MONTREAL.

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BEETHAM'S SAROLA

It entirely removes and prevents all Roughness, Redness, Irritation, Chaps, etc. Invaluable for preserving the complexion from the effects of the frost, cold winds and hard water.

M. BEETHAM & SON
CHELTENHAM, ENGLAND.

Ask your Chemist for it, and accept no substitute.

SOOTHING AND REFRESHING after Cycling, Motoring, Skating, Dancing, Etc.

CHARLES T. VERKES' WARD AND HER MANSION.

Miss Emily B. Grigsby received this beautiful home at 660 Park Avenue, New York, as a gift from the traction magnate. It is said that she intends to sell it and marry a Hungarian prince.

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CHARLES T. VERK

Social and Personal.

Mr. and Mrs. McGillivray Knowles will be at home in the studio, 340 Bloor street west, next Saturday evening, March 4, and the old friends who know that charming spot and all its fascinating nooks and corners will be on hand to enjoy the most artistic and original surroundings, the unaffected cordial greeting, and the informal little entertainment always provided by Mr. and Mrs. Knowles at their monthly receptions.

The Symphony concert with Schumann-Heink, the Skating Club fancy dress carnival, and the dance at Gleneddy were three of last Thursday (16th) night's engagements, and to say they interfered with one another is putting it mildly. Everyone who had sporting, musical and social instincts and the choice of the three entertainments was in a dilemma not often presented.

The carnival was a great success, the Skating Club turning out to the number of over one hundred to line up for the grand march, and to indulge in the graceful waltz in which so many excel. The Victoria Rink was *en fete*, and the club rooms thrown open to entertain the skaters and the spectators. The band played cheery dance music, and there were chariot races later on, when the winning pair were a cowboy and a courier driven by Bo-peep, and the losers a brigand and a summer boy, driven by a hospital nurse. The threading of a tall Maypole with the Victoria Club ribbons was beautifully done by sixteen expert skaters, who were loudly applauded. Supper and a dance in club chambers followed the skating, making the most enjoyable and successful carnival held here for many seasons. Fralich played in the club rooms, his men doing extra well. Mr. Kenneth McDougall as a Rajah, and Miss Fellowes as Starry Night, led the grand march.

At the Massey Hall on Tuesday evening were Mrs. Arthurs, Mrs. Victor Cawthra, Mr. George Beardmore, Mrs. Blake, Mr. and Mrs. S. Small, Mr. and Mrs. Alan Sullivan, Mrs. McGregor Young and Mrs. Williams Beardmore, Professor and Mrs. Ramsay Wright, Miss Blanch Christie, Mrs. Eaton, Mr. and Mrs. Herbert Cox, Mrs. A. S. Vogt, Captain and Mrs. Fahey, Mr. Stuart Greer, Mrs. Casey Wood, Mrs. Morton Jones.

The Garrison Sergeants took the Alexandra Theatre on Thursday night, when they had a glorious time at the "Prince of Pilsen."

On a second look at the "Red Cross Princess" it is evident that the charming appearance and singing of the Princess in her nurse's disguise gives justification to the title. In her duet with Prince Boris also, the lady's voice was particularly sweet.

Mr. and Mrs. Graham Campbell are settled at 134 St. George street.

Mr. and Mrs. Charles Cambie are removing to Ottawa in the spring. Mr. and Mrs. Jack Ross and Miss Matthews have gone south.

Mrs. Nordheimer's dance for her youngest daughter, Miss Phyllis, who has been a much sought after debutante all the season, was greatly enjoyed and appreciated by her guests. Gleneddy is a lovely house for entertaining, and Mrs. Nordheimer an ideal hostess. She looked very handsome in black velvet, and the little daughter wore white and silver.

Sir Edmund Walker is going south for a little holiday, accompanied by Lady Walker.

Miss Gertrude Temple gave a young folks' dance last week for some of her brother, Mr. Arthur Temple's friends. It was a very jolly and successful affair.

Mr. Arthur Jarvis is going to build a home in Rosedale, to be ready in autumn.

Mrs. Julian Sale, Jr. (nee Spohn of Penetang) receives for the first time since her marriage, at 64 Binscarth Road, next Monday and Tuesday, and her mother, Mrs. Spohn, will receive with her.

Professor Hutton's lecture last Saturday afternoon was very much enjoyed by his audience, who much appreciated the many interesting and humorous details of the travels of the lecturer, who has gone here and there a great deal, and always keenly observing. After the lecture many of the Varsity professors and their wives walked across the park to Mrs. Vander Smissen's pleasant tea, and spent a social hour, with a few others. Mr. Herbert Mason of Ermeleigh was there, looking, despite his inability to walk for a long time, the picture of health and good humor. Mrs. and Miss Mason, Mr. and Mrs. H. Alley, Professor and Mrs. Ramsay Wright, Professor and Mrs. Stupart, Professor and Mrs. Mavor, Professor

and Mrs. Squair, Baron von Nettelbach, Dr. and Mrs. McPhedran, Dr. and Mrs. Grasett, Mrs. and Miss Gordon Mackenzie, and a great many others were at this tea.

Mrs. Barker gave a cosy little tea last week at her home in Rowanwood Avenue, for Mrs. Broderick (nee McWhinney), who came with her husband last year to reside in Toronto, and is now comfortably settled at 3 Foxbar Road, where she receives on 1st Thursdays. Mrs. Barker looks wonderfully well again, and that delightful cheery smile and hearty word which her friends love, were in evidence at the tea, as she greeted each one. Mrs. Simpson poured tea, and Mrs. Bert Barker, Miss Simpson and one or two others waited on the guests, among whom was Mrs. Richardson of Walmer Road, who was saying goodbye to friends, and left for the South next day.

Mrs. Glasgow's tea and the Rose ball are two of the many Shrove Tuesday events. The Rose ball is always one of the prettiest and smartest of the after Christmas dances, and this year the Daughters of the Empire, under whose auspices the roses bloom at any season, will provide every attraction taste and skill can think of. The King Edward ball-room never looks quite so charming as when festooned and wreathed with roses for this ball, and the sale of tickets has had to be restricted, as twice as many want to secure them as the ball-room will hold.

Mrs. Magann is spending a delightful time in Paris. Mrs. Frederick Beardmore is in town, a very welcome visitor from Montreal.

Mrs. Newman, 103 South Drive, gave a pleasant tea on Friday (17), for her guest Miss Sims of Bath, England, who received with her. Mrs. Godfrey Pate who is a recent bride, assisted, and looked very graceful and pretty in a trained white satin gown and picture hat. Miss Sims wore lavender *crepe de soie* and a corsage bouquet of violets, and the hostess a rich black gown. The tea table was done with pale pink double tulips, and lighted with candles in beautiful tall Dresden candlesticks, some of the well-known old Hirschfelder art treasures. The guests wandered from room to room, out into the fine billiard room and the tiny cosy sun-parlor, admiring Mr. and Mrs. Newman's excellent taste in the arrangement and furnishing of their home. Mrs. Jack Massey and Mrs. Hedley Bond were at the tea and coffee trays, and those who looked after the guests were Mrs. Boehme, Mrs. Herbert Jarvis, Mrs. A. J. Russell Snow, Mrs. Robert Gay and Mrs. Bird.

Mrs. Bengough was a very pretty and dainty hostess to a number of friends who attended her reception in the New Galleries last week. She wore a rich and modish gown of violet brocade with elaborate trimmings and a tucker of old lace in the decolletage. The visitors greeted the hostess and afterwards took tea in the upper gallery, where quite an elaborate buffet was served. Mr. Bengough as the "only man," had quite a fine time, and later on Mrs. Bengough came up with a few tardy callers and joined the tea-party. It was a most agreeable one.

Miss Enid Wornum will go to England in time for the Coronation festivities, and will visit her uncle, Rev. E. G. Doherty, of St. Albans.

Mrs. Walter E. Lundy (formerly Jessie Johnstone), Hazlewood Apartments, 40 Hazleton avenue, will receive for the first time since her marriage next Monday afternoon.

Mrs. T. Cameron Bate, of Ottawa, has been visiting Mrs. Bigwood in Rosedale. Mrs. Salter Jarvis asked some friends to tea to meet her yesterday.

Mrs. Alfred Denison went to Chatham on Wednesday to visit her mother, Mrs. Sandys, who celebrated her 90th birthday yesterday.

Mr. and Mrs. McFarlane, Alexandra Apartments, have gone on a two months' visit to Pasadena, Cal.

Miss Proudfoot, now of New York, was in town for a few days this week, and arranged with some leading people for the trip to Norway which she is chaperoning. Mrs. Kirkland is, I hear, going with her. Miss Proudfoot was the guest of her sister, Mrs. Stevenson, Aylmer avenue, and her visit the *raison d'être* of several informal reunions.

Next week, his old Toronto friends will be glad to see Mr. George Stuart Christie in his role of one of the "Three Twins" at the Princess, and also in his more personal role of good companion and friend whenever they can get a hold of him.

Mrs. A. J. Heydon, The Lilacs, 1240 Davenport road, gave a tea on Thursday, when she received over a hundred guests in a gown of lace mounted on ivory satin, with diamond ornaments. Mrs. A. J. Anderson, in a Persian embroidered gown over pale blue taffeta, with pearl ornaments, received with her. Miss Josephine Collins in white lace with corsage bouquet of violets, assisted. Palms and ferns were used in the halls, and the reception room was arranged with pink carnations and lily of the valley, while in the library the decorations were Richmond roses and narcissi. Upstairs the rooms were bright with spring flowers, and an orchestra stationed in the sun room played throughout the afternoon. In the tea room, which was aglow with red lights and quantities of red tulips, the table was centered with a gold basket of red tulips resting on a framed mirror plateau set on Irish lace. Mrs. John Barry, in golden brown meteor satin, with ruby by the ornaments, and a black plumed picture hat, presided at the tea-table. Her assistants were Miss Christina Collins in a dainty lingerie frock, with corsage bouquet of marguerites, and Miss Bertha Heydon in a pale blue frock.

The engagement of Miss Edna Powley, daughter of Mr. William Powley, of Port Arthur, and Mr. G. M. Murray, secretary of the Canadian Manufacturers' Association, has been announced. They are to be married quietly on the 18th of March, and will leave almost immediately for Europe, where Mr. Murray expects to be engaged for the next few months in connection with the work of the Royal Commission on Industrial Training and Technical Education, of which he is a member.

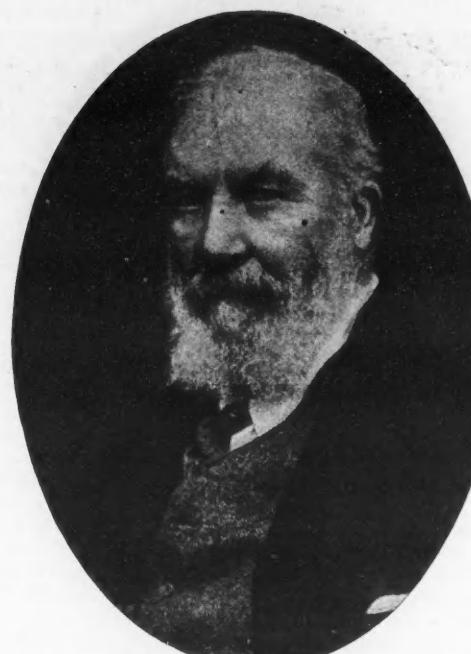
William Kuhe, who introduced Patti, Trebelli, and Christine Nilsson to the concert platform in England, is eighty seven years old, an age which, he thinks, entitles him to be known as the oldest musician in the world. He was born in Prague in 1823, the son of German parents. He is a pianist, and has given concerts in association with some of the world's most famous artists.



SEATTLE'S "RECALL" MAYOR.

In some of the Pacific Coast States they have a novel system whereby the electors may rescind the election of a Mayor if he is not behaving properly. In Seattle a Mayor, if he is not behaving properly, may be recalled. George B. Dilling, whose picture appears above, put in his place. It was purely a woman's victory and good looks counted.

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THE LATE JAMES MACWHIRTER, R.A.
One of the greatest painters of his epoch.

phenomena, is the fatigue of the sitters after a successful seance.

A table elevated without contact and suspended in the air for several seconds; heavy curtains thrown over the table "as if a strong wind had blown them out"; a sitter's chair displaced, shaken, raised and even carried on to the table; the raising and lowering of the scale of a letter balanced by the raising and lowering of the medium's hands, palm downwards, "when the hands were from three to five inches away from the letter balance"; a table "approaching or retreating at request," the same raising itself and striking out on the floor with one foot a message (the experimenters spell out the alphabet for this); lights "about three feet high by ten inches broad appeared to float in the air," and remained visible for several seconds, lights "more like a luminous cloud than a phosphorescent material object," "one luminous hand rose rapidly outside the curtains (of the cabinet) and seized a bell which had been hooked on a nail at about seven feet six inches from the floor." These are some of the curious phenomena observed by Dr. Maxwell, and in regard to them he says: "I affirm my personal conviction of their existence."

No wonder that he remarks elsewhere in his book: "It requires the broadmindedness of a Crookes, or a Lodge, of a Duclaux or a Richet, of a Rochas or a Lombroso, to dare to take a stand and openly show an interest in this field of research. Some day, however, the same suspicious researches will be their experimenters' best claim to fame."

"Man is here below to instruct himself in the light of Nature."—Paracelsus.

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Neglect is responsible for most watches "going wrong."

A watch should be cleaned and oiled regularly by an expert watch repairer.

Dirt collecting in a watch will ruin its mechanism.

Better be on the safe side and leave it in at our Watch Repair to be examined.

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James Ryrie, Pres. Harry Ryrie, Sec.-Treas.

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is the pure juice of the first pressing of the finest Niagara Grapes.

It resembles the Wine of Portugal, and, having the advantage of being quite inexpensive, it is worthy of increasing consideration, especially for invalids and convalescents.

Price 40c bottle, or \$1.50 gallon

Concord Wine is not all of the same grade or quality or price. There is plenty of the cheaper kind. We have some for 25c bottle and it is good, but when the very best costs so little, anything less than the best is of small interest.

MICHIE & CO., Ltd.

7 King St. West

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MAGNIFICENT 1911 MODELS PERCOLATORS

We have just taken into stock new shipment of the famous

"METEOR" COFFEE PERCOLATORS

suitable for use on GAS STOVE, RANGE or ALCOHOL STOVE.

They are made in solid copper, nickel plated, with Ebony trimmings. We have them in all sizes and give a few prices below:

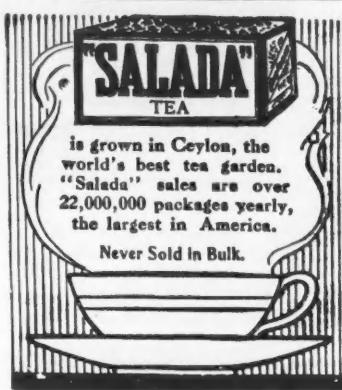
NO. 8392,	capacity 2 pints,	\$3.25
8393,	" 3 "	3.75
8394,	" 4 "	4.50
8395,	" 5 "	5.50

Other lines of Percolating Machines at prices from \$8 to \$15

Rice Lewis & Son

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Estab. 1847. Cor. King and Victoria Sts.



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of Chippendale or Sheraton or Colonial furniture acquires value as the years go by. The pieces we show are reproductions of the best examples in these styles and are guaranteed by us as to correctness and workmanship.

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of every description can be permanently cured by our system of treatments.

Each individual case receives careful and skilful attention. Each case is studied by one of the leading specialists in America.

Our system of Scalp and Skin Culture embraces the most modern and up-to-date appliances. Consultation free. Call and get our advice.

Superfluous Hair, Moles, Scars and Blemishes of every description permanently removed by Electrolysis or Partin systems. Facial and Body Massage by Specialists.

Phone M. 1551 for appointments.

DR. PARKIN, Specialist

Consultation hours: 10 a.m. to 5 p.m.

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Beauty Culture Department

SUMMER IN NORWAY
I am forming a party of 8 young ladies to visit the Land of the Midnight Sun. Applications received up to April 15th. Highest references given and required. Address: MISS PROUDFOOT, 319 West 57th St., New York.



What Are Wrinkles?
They are simply the result of relaxed muscles. As the skin is elastic it stretches with them, but if we build up the muscles the wrinkles will vanish.

Our Face Treatments
aided by nourishing creams and skin food, will restore a dry, fading, prematurely aged skin, clear a discolored complexion and cure a spotted and blotched face.

See us about your face, scalp, hair, hands, feet or figure. We remove

SUPERFLUOUS HAIR,
MOLES, WARTS, ETC.
completely and warrant satisfaction. Our booklet mailed free. Tel. M. 831.

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61 College St., Toronto

Events at Meyer's Parlors
Feb. 20—St. Helen's Y. L., At Home.
Feb. 21—Catholic Students, Dance.
Feb. 22—Brotherhood of Trainmen, Home.
Feb. 23—Saturday Weekly Dance.
Feb. 27—The Indians, At Home.
Feb. 28—Wachita Club, Dance.

Society

THE near approach of Lent has filled up every hour of the day from early afternoon, when fashionable luncheons have been popping up all over the town until midnight, when late suppers from theatres and concerts have wended their satisfied ways homeward. Teas and bridges have been jostling one another so plentifully that now and then the woman in popular demand has simply folded her hands in despair and stayed at home. In this city of magnificent distances, it is sometimes, even for the car owner, the safest and only thing to do. Among the pretty teas of this week was Mrs. W. Lee's, for her guest, Mrs. Arthur Morrice of Montreal, which took place on Monday. Mrs. Lee's home in Crescent Road in one of the many cosy and dainty Rosedale *manèges*, and on Monday was a pleasant refuge from the chilly weather, and duly admired by the ladies gathered to welcome back a former Torontonian on a short visit to a very intimate friend. Mrs. Lee and Mrs. Morrice, one in a white lingerie gown, and the other in soft mauve *crepe de chine*, welcomed the guests in the drawing room, and Mrs. McLean and Mrs. R. J. Christie presided over the tea and coffee trays in the dining-room, where the table was made bright with a huge centre of daffodils and lily of the valley. Mrs. Christie was looking particularly nice, and received many good wishes as it was the sixteenth anniversary of her marriage. Mr. Lee, who is doing very well after a painful fracture of his right arm, while cranking up his motor, had a rival reception in the upper sitting room. A few of the guests were Mrs. and Miss Phippen of Clover Hill, Mrs. R. Cassels, Mrs. Scott Waldie, Mrs. Tom Clark, Mrs. Harry Beatty, Mrs. E. F. B. Johnstone, Mrs. MacKellar, Mrs. Lyle, Mrs. Fred. Jarvis, Mrs. E. Y. Eaton.

white satin with some magnificent diamonds on the corsage and in her coiffure, and on Tuesday a gown of turquoise satin with fringe of beads a foot or more deep on the overdress, and the same forming elbow sleeves, in her hair three large tinsel and shaded star lilies. She was presented with a sheaf of pink and white carnations. Mr. Whitney had a very decided success, as his solo with the chorus had to be repeated before the audience was satisfied.

Mrs. Miller Lash gave a children's party for her daughter, Dorothy, yesterday.

Mrs. Blair, of Ottawa, is visiting her daughter, Mrs. Clark, 5 Edgedale road. Madame and Mademoiselle Girouard are visiting M. René Girouard at 579 Jarvis street. Miss Frankie Thompson is visiting friends in Ottawa, so is Miss Muriel Jarvis, and having a glorious time.

The stork called on Mr. and Mrs. Harold Gzowski on Sunday with the gift of a little son.

The engagement of Mr. Norman Gzowski and Miss Marguerite Taylor is announced in Winnipeg. Miss Taylor has been in town not many months ago.

Dr. and Mrs. H. B. Anderson sailed on the Cedric for a visit to Germany.

Mr. How, general manager, Bank of Toronto, was sumptuously dined at the York Club one evening this week by the Toronto bankers.

Miss Madeline O'Brian has returned from Ottawa. Miss Marguerite Robins is visiting friends in Kansas City. Miss Isobel Peirs and Miss Mary Jarvis have gone to England. Mrs. Kemp, Castle Frank, gave a large bridge on Tuesday.

Mrs. Ross Gooderham, and her sister and guest, Mrs. Wright Brown, went to New York this week. Last week Mrs. Gooderham entertained several times for Mrs. Brown, giving a particularly dainty bridge and tea on Thursday, at which the floral decoration and the hostess and her sister vied with each other in securing the admiration of the guests. Orchids and maidenhair were used on the splendid lace draped tea table, the blooms in openwork silver baskets. Mrs. Asheton Smith, Mrs. Gooderham Mitchell, Miss Elizabeth Blackstock and Miss Grace Gooderham assisted in the tea-room. The bridge prizes were silver and crystal vases, and were in boxes tied with ribbons holding bouquets of roses and violets.

During the Motor Show in the Armouries, the Saturday night Indoor Baseball games are of course discontinued. There was a large crowd present last Saturday evening, when Mrs. Cooper Mason, Mrs. Harry Strathy and Mrs. Sandford Smith were the tea hostesses.

The dance given by the Highlanders' Chapter, I.O.D.E., was a successful event of last Wednesday evening.

Mrs. and the Misses McMurrich gave one of last week's pleasant teas at their home in Madison avenue, on Wednesday afternoon, Miss Perch, their guest, receiving with Mrs. McMurrich, who welcomed her daughters' friends in the way girls so much appreciate, and so many mothers never understand, with a bright word for each, and enquiries which showed an interest in young folks. Miss McMurrich and Miss Gladys were hostesses of the best, and other members of the family circle made themselves agreeable to all. Miss Perch is a beautiful girl, and looked very well in a Paisley charmeuse veiled with deep blue ninon. Mrs. Charlie Temple, Mrs. Phillip Toller and Mrs. Greene, who has since returned to Ottawa, presided over the tea table, and half a dozen charming waitresses looked after the girl-guests.

Mr. and Mrs. W. H. P. Jarvis have gone to the Mediterranean. Mr. and Mrs. Sigmund Samuel have gone to Florida. Captain and Mrs. Parkyn Murray are in the South of France. Mr. W. Grant Morden of Montreal is in England.

Mrs. Douglas Young arrived in town on a visit on Wednesday morning. She and Captain Young have been very much enjoying their winter sports at St. John, Quebec.

The Daughters of the Empire will undertake the management of the tea-room during the Motor Show which opens this evening in the Armouries and continues all next week. The proceeds are to be devoted to the fund for the King Edward Memorial Tuberculosis Children's Hospital at Weston, for which donations are now being taken up.

A number of Toronto's handsomest girls are already preparing for June or September weddings. Among the brides of the year will be Miss Edna Phippen, Miss Gladys Francis, Miss Muriel Jarvis, Miss Madeleine Waker, and I am told of half a dozen nice Toronto men who are intending to bring home brides before the leaves fall in autumn. One handsome lady will be in town just after Easter, pledged to make a smart soldier happy for life. And there is another engagement on the *tapis*, which will cause a pang to several ardent admirers of the lady most concerned.

A decided gloom was cast over a loving circle of friends last week by the sudden death of Miss Hazel Nicholls of The Homewood. Her girl friends particularly mourn her loss, for they were much attached to her. The sympathy of all their friends is with the bereaved family of the lamented girl.

The huge audiences which assembled to hear Madame Nordica, Mr. Myron Whitney, the Schubert Choir, and the Toronto Symphony Orchestra on Monday and Tuesday evenings, must have gladdened the hearts of the committee and conductor of the choir. On each evening, Nordica looked splendid, on Monday evening wearing

CHARLES T. YERKES' WARD AND HER MANSION.
Miss Emily B. Grigaby received this beautiful home at 860 Park Avenue, New York, as a gift from the traction magnate. It is said that she intends to sell it and marry a Hungarian prince.

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We learn that Her Majesty the Queen has honored Messrs. Reville & Rossiter, of 15 and 16 Hanover Square, London, with the Royal Command to carry out Her Majesty's gowns for the Coronation, and the various Courts, to be held during the present year.

The Queen has further ordered that only British-made material shall be used in their construction, and in obedience to this command the above firm have commissioned Mr. Warner, of Braintree, Essex, and other English makers, to manufacture the silks, satins, velvets and brocades required for the same.

The Command with regard to the British manufacture of the fabrics extends to the various details of the gowns and includes all embroideries used in their adornment. These will likewise be carried out exclusively by British workers in England.

Her Majesty has invariably shown a practical interest in the manufacturers of her country, and endeavored to further them in every way, and her gracious action on this occasion should be the means of inaugurating a period of trade prosperity such as has never been enjoyed before.

At the Coronation of the late King it was noticed that there was a considerable variation in the color of the Peeresses' robes, and it is interesting to learn that Messrs. Reville & Rossiter, Ltd., have made arrangements to obtain from Mr. Warner the correct shade of crimson velvet for the robes in question.

Specimens of this and of all other British fabrics may be seen in their showrooms at 15 and 16 Hanover Square by those ladies who wish to take advantage of it.

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A positive boon to all who use their voices in public. Among scores of appreciative letters from singers and public speakers in nearly every civilized land, the following has been received from Mme. Gadski: "I think these Pastilles are excellent and I have already recommended same to many of my friends." Send for free sample to NATIONAL DRUG AND CHEMICAL CO. OF CANADA, LIMITED, MONTREAL.

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The machine is built for real work and will last a lifetime. It is installed in the basement and connected with a system of pipes one to each room. To have the Zimmer ready for use all you have to do is to attach the hose to the nipple in the baseboard of any room, and then turn on the switch. The hose is held during cleaning or sweeping that it will not do. It is the EVERY DAY machine for everyday work. We install it in completed houses as easily as those in course of erection.

See the Zimmer in operation at our offices. Mean while, write for our illustrated booklet.

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Social and Personal.

Mr. and Mrs. McGillivray Knowles will be at home in the studio, 340 Bloor street west, next Saturday evening, March 4, and the old friends who know that charming spot and all its fascinating nooks and corners will be on hand to enjoy the most artistic and original surroundings, for the unaffected cordial greeting, and the informal little entertainment always provided by Mr. and Mrs. Knowles at their monthly receptions.

The Symphony concert with Schumann-Heink, the Skating Club fancy dress carnival, and the dance at Glenelg were three of last Thursday (16th) night's engagements, and to say they interfered with one another is putting it mildly. Everyone who had sporting, musical and social instincts and the choice of the three entertainments was in a dilemma not often presented.

The carnival was a great success, the Skating Club turning out to the number of over one hundred to line up for the grand march, and to indulge in the graceful waltz in which so many excel. The Victoria Rink was *en fete*, and the club rooms thrown open to entertain the skaters and the spectators. The band played cheery dance music, and there were chariot races later on, when the winning pair were a cowboy and a courting driven by Bo-peep, and the losers a brigand and a summer boy, driven by a hospital nurse. The threading of a tall Maypole with the Victoria Club ribbons was beautifully done by sixteen expert skaters, who were loudly applauded. Supper and a dance in club chambers followed the skating, making the most enjoyable and successful carnival held here for many seasons. Fraleigh played in the club rooms, his men doing extra well. Mr. Kenneth McDougall as a Rajah, and Miss Fellowes as Starry Night, led the grand march.

At the Massey Hall on Tuesday evening were Mrs. Arthurs, Mrs. Victor Cawthra, Mr. George Beardmore, Mrs. Blake, Mr. and Mrs. S. Small, Mr. and Mrs. Alan Sullivan, Mrs. McGregor Young and Mrs. Williams Beardmore, Professor and Mrs. Ramsay Wright, Miss Blanch Christie, Mrs. Eaton, Mr. and Mrs. Herbert Cox, Mrs. A. S. Vogt, Captain and Mrs. Fahey, Mr. Stuart Greer, Mrs. Casey Wood, Mrs. Morton Jones.

The Garrison Sergeants took the Alexandra Theatre on Thursday night, when they had a glorious time at the "Prince of Pilsen."

On a second look at the "Red Cross Princess" it is evident that the charming appearance and singing of the Princess in her nurse's disguise gives justification to the title. In her duet with Prince Boris also, the lady's voice was particularly sweet.

Mr. and Mrs. Graham Campbell are settled at 134 St. George street.

Mr. and Mrs. Charles Cambie are removing to Ottawa in the spring. Mr. and Mrs. Jack Ross and Miss Matthews have gone south.

Mrs. Nordheimer's dance for her youngest daughter, Miss Phyllis, who has been a much sought after debutante all the season, was greatly enjoyed and appreciated by her guests. Glenelg is a lovely house for entertaining, and Mrs. Nordheimer an ideal hostess. She looked very handsome in black velvet, and the little daughter wore white and silver.

Sir Edmund Walker is going south for a little holiday, accompanied by Lady Walker.

Miss Gertrude Temple gave a young folks' dance last week for some of her brother, Mr. Arthur Temple's friends. It was a very jolly and successful affair.

Mr. Arthur Jarvis is going to build a home in Rosedale, to be ready in autumn.

Mrs. Julian Sale, Jr., (nee Spohn of Penetang) receives for the first time since her marriage, at 64 Binscarth Road, next Monday and Tuesday, and her mother, Mrs. Spohn, will receive with her.

Professor Hutton's lecture last Saturday afternoon was very much enjoyed by his audience, who much appreciated the many interesting and humorous details of the travels of the lecturer, who has gone here and there a great deal, and always keenly observing. After the lecture many of the Varsity professors and their wives walked across the park to Mrs. Vander Smissen's pleasant tea, and spent a social hour, with a few others. Mr. Herbert Mason of Ermeleigh was there, looking, despite his inability to walk for a long time, the picture of health and good humor. Mrs. and Miss Mason, Mr. and Mrs. H. Alley, Professor and Mrs. Ramsay Wright, Professor and Mrs. Stupart, Professor and Mrs. Mavor, Professor

and Mrs. Squair, Baron von Nettelbach, Dr. and Mrs. McPhedran, Dr. and Mrs. Grasett, Mrs. and Miss Gordon Mackenzie, and a great many others were at this tea.

Mrs. Barker gave a cosy little tea last week at her home in Rowanwood Avenue, for Mrs. Broderick (nee McWhinney), who came with her husband last year to reside in Toronto, and is now comfortably settled at 3 Foxbar Road, where she receives on 1st Thursdays. Mrs. Barker looks wonderfully well again, and that delightful cheery smile and hearty word which her friends love, were in evidence at the tea, as she greeted each one. Mrs. Simpson poured tea, and Mrs. Bert Barker, Miss Simpson and one or two others waited on the guests, among whom was Mrs. Richardson of Walmer Road, who was saying goodbye to friends, and left for the South next day.

Mrs. Glasgow's tea and the Rose ball are two of the many Shrove Tuesday events. The Rose ball is always one of the prettiest and smartest of the after Christmas dances, and this year the Daughters of the Empire, under whose auspices the roses bloom at any season, will provide every attraction taste and skill can think of. The King Edward ball-room never looks quite so charming as when festooned and wreathed with roses for this ball, and the sale of tickets has had to be restricted, as twice as many want to secure them as the ball-room will hold.

Mrs. Magann is spending a delightful time in Paris. Mrs. Frederick Beardmore is in town, a very welcome visitor from Montreal.

Mrs. Newman, 103 South Drive, gave a pleasant tea on Friday (17), for her guest Miss Sims of Bath, England, who received with her. Mrs. Godfrey Pate who is a recent bride, assisted, and looked very graceful and pretty in a trained white satin gown and picture hat. Miss Sims wore lavender *crepe de soie* and a corsage bouquet of violets, and the hostess rich black gown. The tea table was done with pale pink double tulips, and lighted with candles in beautiful tall Dresden candlesticks, some of the well-known old Hirschfelder art treasures. The guests wandered from room to room, out into the fine billiard room and the tiny cosy sun-parlor, admiring Mr. and Mrs. Newman's excellent taste in the arrangement and furnishing of their home. Mrs. Jack Massey and Mrs. Hedley Bond were at the tea and coffee trays, and those who looked after the guests were Mrs. Boehme, Mrs. Herbert Jarvis, Mrs. A. J. Russell Snow, Mrs. Robert Gay and Mrs. Bird.

Mrs. Bengough was a very pretty and dainty hostess to a number of friends who attended her reception in the New Galleries last week. She wore a rich and modish gown of violet brocade with elaborate trimmings and a tucker of old lace in the decolletage. The visitors greeted the hostess and afterwards took tea in the upper gallery, where quite an elaborate buffet was served. Mr. Bengough as the "only man," had quite a fine time, and later on Mrs. Bengough came up with a few tardy callers and joined the tea-party. It was a most agreeable one.

Miss Enid Wornum will go to England in time for the Coronation festivities, and will visit her uncle, Rev. E. G. Doherty, of St. Albans.

Mrs. Walter E. Lundy (formerly Jessie Johnstone), Hazelwood Apartments, 40 Hazelton Avenue, will receive for the first time since her marriage next Monday afternoon.

Mrs. T. Cameron Bate, of Ottawa, has been visiting Mrs. Bigwood in Rosedale. Mrs. Salter Jarvis asked some friends to tea to meet her yesterday.

Mrs. Alfred Denison went to Chatham on Wednesday to visit her mother, Mrs. Sandys, who celebrated her 90th birthday yesterday.

Mr. and Mrs. McFarlane, Alexandra Apartments, have gone on a two months' visit to Pasadena, Cal.

Miss Proudfoot, now of New York, was in town for a few days this week, and arranged with some leading people for the trip to Norway which she is chaperoning. Mrs. Kirkland is, I hear, going with her. Miss Proudfoot was the guest of her sister, Mrs. Stevenson, Aylmer Avenue, and her visit the *raison d'être* of several informal reunions.

Next week, his old Toronto friends will be glad to see Mr. George Stuart Christie in his role of one of the "Three Twins" at the Princess, and also in his more personal role of good companion and friend whenever they can get a hold of him.

Mrs. A. J. Heydon, The Lilacs, 2014 Davenport road, gave a tea on Thursday, when she received over a hundred guests in a gown of lace mounted on ivory satin, with diamond ornaments. Mrs. A. J. Anderson, in a Persian embroidered gown over pale blue taffeta, with pearl ornaments, received with her. Miss Josephine Collins in white lace with corsage bouquet of violets, assisted. Palms and ferns were used in the halls, and the reception room was arranged with pink carnations and lily of the valley, while in the library the decorations were Richmond roses and narcissi. Upstairs the rooms were bright with spring flowers, and an orchestra stationed in the sun room played throughout the afternoon. In the tea room, which was aglow with red lights and quantities of red tulips, the table was centered with a gold basket of red tulips resting on a framed mirror plateau set on Irish lace. Mrs. John Barry, in golden brown meteor satin, with ruby ornaments, and a black plumed picture hat, presided at the tea-table. Her assistants were Miss Christina Collins in a dainty lingerie frock, with corsage bouquet of marguerites, and Miss Bertha Heydon in a pale blue frock.

The engagement of Miss Edna Powley, daughter of Mr. William Powley, of Port Arthur, and Mr. G. M. Murray, secretary of the Canadian Manufacturers' Association, has been announced. They are to be married quietly on the 18th of March, and will leave almost immediately for Europe, where Mr. Murray expects to be engaged for the next few months in connection with the work of the Royal Commission on Industrial Training and Technical Education, of which he is a member.

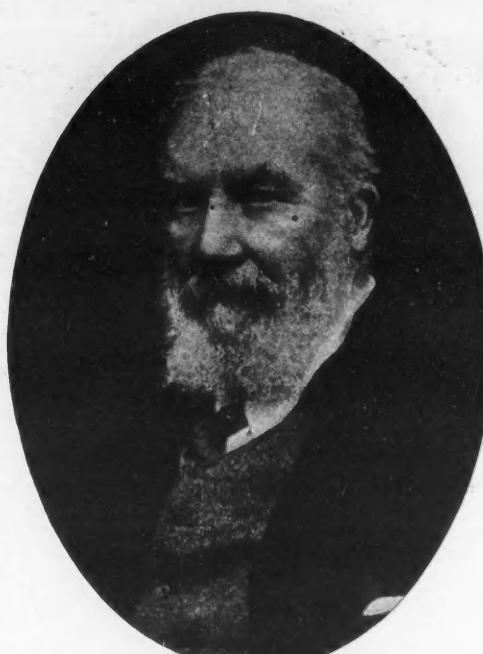
William Kuhe, who introduced Patti, Trebelli, and Christine Nilsson to the concert platform in England, is eight years old, an age which, he thinks, entitles him to be known as the oldest musician in the world. He was born in Prague in 1823, the son of German parents. He is a pianist, and has given concerts in association with some of the world's most famous artists.



SEATTLE'S "RECALL" MAYOR.

In some of the Pacific Coast States they have a novel system whereby the electors may rescind the election of a Mayor if he is not behaving properly. In Seattle recently, largely by the votes of women, the chief magistrate was deposed and George B. Dilling, whose picture appears above, put in his place. It was purely a woman's victory and good looks counted.

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THE LATE JAMES MACWHIRTER, R.A.
One of the greatest painters of his epoch.

phenomena, is the fatigue of the sitters after a successful seance.

A table elevated without contact and suspended in the air for several seconds; heavy curtains thrown over the table "as if a strong wind had blown them out"; a sitter's chair displaced, shaken, raised and even carried on to the table; the raising and lowering of the scale of a letter balance by the raising and lowering of the medium's hands, palm downwards, "when the hands were from three to five inches away from the letter balance"; a table "approaching or retreating at request," the same raising itself and striking out on the floor with one foot a message (the experimenters spell out the alphabet for this); lights "about three feet high by ten inches broad appeared to float in the air," and remained visible for several seconds, lights "more like a luminous cloud than a phosphorescent material object"; "one luminous hand rose rapidly outside the curtains (of the cabinet) and seized a bell which had been hooked on a nail at about seven feet six inches from the floor." These are some of the curious phenomena observed by Dr. Maxwell, and in regard to them he says: "I affirm my personal conviction of their existence."

No wonder that he remarks elsewhere in his book: "It requires the broadmindedness of a Crookes, or a Lodge, of a Duclaux or a Richet, of a Rochas or a Lombroso, to dare to take a stand and openly show an interest in this field of research. Some day, however, the same suspicious researches will be their experimenters' best claim to fame."

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It resembles the Wine of Portugal, and, having the advantage of being quite inexpensive, it is worthy of increasing consideration, especially for invalids and convalescents.

Price 40c bottle, or \$1.50 gallon

Concord Wine is not all of the same grade or quality or price. There is plenty of the cheaper kind. We have some for 25c. bottle and it is good, but when the very best costs so little, anything less than the best is of small interest.

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"METEOR" COFFEE PERCOLATORS

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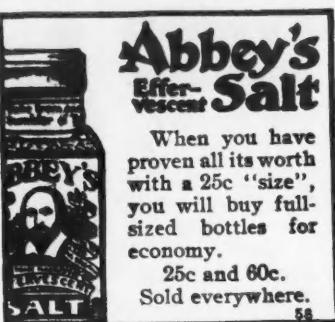
They are made in solid copper, nickel plated, with Ebony trimmings. We have them in all sizes and give a few prices below:

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8393, " 3 " 3.75
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FOWNES
GLOVES

never disappoint. We put our name in every pair and cannot afford to let a single glove go out that is not exactly right.

With 133 years experience and a reputation in every capitol in Europe and America, you are assured of good value when you buy Fownes gloves.

Decide to make your glove purchases carefully this year... It will pay you many times over. Remember Fownes cost no more.

They are sold under their own name, which is stamped on the inside—a name worth looking for.

It's a Fowne—that's all you need to know about a glove."



FEARMAN'S
HAMILTON
Star Brand
BACON
is the best Bacon



MANY of the offerings in the stores are samples, from which no orders were made, and the purchaser has an opportunity for a rare bargain in an exclusive model. Fashions in evening gowns are not so extreme as those for daytime wear, and are much more elastic, so that a little fulness more or less than is just up to the moment, or a square-cut decolletage where it should be round, is not to be considered too seriously. Velvet gowns, that have enjoyed such a rage this winter, are beginning to look *passe* and heavy, and they may be lightened, and at the same time freshened, with tunics or draperies, with little trouble. To modernize an old satin gown, say a dark one, the best part of it will be reserved for the lower part of the skirt and the girdle. If the satin is good enough so that it need not be concealed, a dotted net is pretty and inexpensive for the tunic. It is gathered at the top and bottom, and finished with a plaited or shirred flounce of the same net—a newer idea than the satin banding so much affected. The bodice foundation is close-fitting, with seams, darts, and bones, and the net is draped over the shoulders and across the top of a very high girdle that is fashioned of the satin arranged in inch-wide plaits, symmetrically laid. The square-cut decolletage has a band of Brussels lace across it, its scalloped edge upward, giving a charming touch that is repeated in the short under-sleeves that are draped with the net. Gold and silver laces and nets help out immeasurably in the refurbishing process, since they have a brightening effect without appearing in too strong contrast to the used material. This, particularly, is true of the tarnished metals. An old silver or gold lace applied underneath the chiffon of a bought dress or one of the ready-made blouses that have been so popular this winter, makes it at once different from the stock from which it was taken.

THIS is the particular time of the year when the feminine mind, as far as fashions are concerned, is divided between speculation as to what turn the new styles will take and consideration of the problem of making the present wardrobes render adequate service until the new modes shall have been fairly launched. With separate blouses and various other accessories that women know so well how to employ, one can always manage for daytime, but, even with an extended outfit, new evening frocks are generally desirable by this time. If the old ones are not losing their freshness, it is reasonably certain that one has become tired of them. Sales in the ready-made departments are a first aid to the situation, for, however disinclined one may be toward ready-to-wear costumes, the fact remains that they offer interesting possibilities for rounding out the season, particularly as the prices are cut in half, and it happens, as it often does, that a touch here and there, that may be accomplished at home, is sufficient to transform a stock pattern gown into one that is really distinctive.

GASS linen in lace striped effects is new among the linens and cottons for afternoon frocks. It comes in linen tone striped with a color, and it is sheer and lacey. In fancy grenadine weaves there is a plentiful array among cotton and cotton and silk mixtures. Among the black and solid colored ones the silk and cotton mixtures offer practical use. These thin cottons are being used as veillings over spotted and variously patterned slips or linings. For these slips the cotton foulards in their long range of color and design and with their glossy surfaces are effective. Allover embroidered batiste, voiles and the like are more plentiful than ever before among goods sold by the yard. And the Swiss and other filmy materials with borders embroidered by machine are captivating. These come mostly in robe patterns but not at prohibitive prices. The beaded cottons are for women who do not have to study the ways of pennies in providing the wardrobe. But the manufacturer, seeing the delight of the multitude with them, is trying to bring out woven fabrics that have a sort of French knot interweavings resembling the beads very cleverly. It is going to be a great cotton season and cottons are going to be tolerated in high places that have heretofore prohibited them, except in the most elaborate minglings of real laces and hand needle-work.

A ONE-PIECE yoke and sleeves are made of bronze chiffon cloth, finely tucked all over, while a bib of the skirt material is attached to the skirt, the top of which, preferably, is slightly above the normal line. This bib is applied so that it pouches a trifle, and is finished with a narrow braid. From the underarm the bib curves upward until it is finished in a straight line with the yoke, and the space at the sides is filled in with black satin, veiled with the bronze chiffon. Many of the blouses now are hand-beaded, some in an effective design on the front, others on the sleeves, and still others showing a combination of bead and silk embroidery. Fringe is used, then arrow-bead edging tucks or plaits, while ball fringe is telling for the same purpose. Fringes are used, too, in place of, or in conjunction with, the Antoinette ruffles. It is a pretty idea, capable of being worked out in various ways. As for sleeves, they partake of the same variety ascribed to bodices, and length and general character are almost entirely matters of individual taste. It must be said here that the sleeve that reaches just to the elbow is apt to be ungraceful. An inch above or below alters the effect surprisingly.

FOR a fancy waist, and there are many occasions upon which the blouse of dressy appearance is convenient, even if not actually appropriate, there is a new wing sleeve that is good. It is cut a shallow circular and attached to a straight line from the shoulder down, instead of at the arm side. Most dressmakers add a tiny undersleeve of *mousseline* or silk, but it is not considered a necessity. For the washable waist, one of the recent French models is of distinctly Empire effect. It is gathered to a circular yoke of fine embroidery, its own material being batiste, and just below the bust, the greater amount of fulness being at the lower edge, it is shirred three times with cords. Another model is much like it, except that it has the short sleeves and top in one piece and the body portion attached to the latter with a row of beading. *Crepe de chine* is employed for semi-tailored waists, and satin is the smartest thing for spring wear, to complete the strictly tailored costume. The latter are made as plainly as possible—usually, but not necessarily, fastening in the back. The semi-tailored blouses often have inserts of chiffon or of embroidery, and there is a good deal of raffia and braid.

AS a relief from the veiled Persian effects that have become too common to be pleasing, there is a pretty fashion of veiling soft, Dresden silks or the lightweight brocades. One model seen in a fashionable shop was of Dresden, with tiny flower clusters scattered profusely over a blue-tinted ground, veiled with a blue at least two shades deeper. The foundation was made on the kimono lines, which, although we have had them for so long a time, are not yet tiresome. A girdle of golden-brown satin had points of silver lace set at each side, and the whole was then veiled with black chiffon cloth. These veiling schemes are productive of economies in using up old materials. An old flowered silk or satin or a striped or figured silk of any kind loses its *passe* look under gauze. Even a foulard that has seen long service may reappear in this guise and possibly not be recognized by old friends. When a figured silk or satin is used as a foundation, it is not a bad idea to match it with a plain color and use the latter without veiling. There is nothing smarter and few things more handsome than the new



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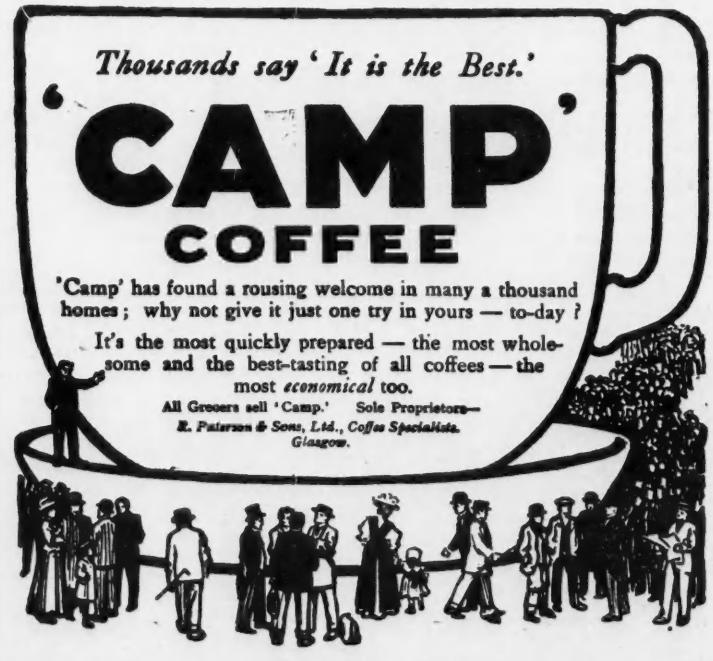
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The Three Graces

WHEN pretty Mary Clement was cutting out patterns in Pall Mall, says an interesting article in Modern Society, in the days when the first of the Georges was King, she indulged, no doubt, in many a day-dream of the future that awaited her; but we may be sure that in her rosiest dreams she never pictured a time when a daughter of hers would be a Princess of the Blood Royal and a favorite sister-in-law of the King of England, and when her descendants should wear coronets as Dukes and Earls. And yet Fate had all this in store for the lowborn girl who plied her needle daily at the bidding of the Pall Mall tailor.

For Fortune, though she had placed Marv Clement in one of the lowest walks of life, had dowered her with rare beauty of face and figure. So fair was she that many a gallant strolling down Pall Mall would linger for a peep at her charms through the tailor's window, and would lie in wait for her when, her day's work over, she walked to her poor home. But Mary Clement was as modest and chaste as she was lovely; and to one and all of these would-be lovers she turned a cold and contemptuous shoulder.

There was one, however, to whom, in spite of herself, she could not long be cold. In the room above the tailor's shop lived Edward Walpole, second son of the famous Prime Minister, a young man who had inherited much of his father's good looks and brains, and who, just returned from the grand tour, was leading the life of a man of rank and fashion in town. On his way to his apartments this young gallant had caught many a glimpse of the beautiful seamstress, her dainty head, with its wealth of golden hair, bent industriously over her work, and had been rewarded by more than one upward glance from a pair of lovely blue eyes. It is little wonder that a vision so fair and so unexpected made its impression on a heart that was not a little susceptible to female charms.

A bow and a pleasant word in passing were followed by stolen interviews when the tailor was not on guard, and the spark of love was fanned into a flame which neither of the lovers sought nor cared to quench. When news of these "carrying-on" came to the ears of the tailor's wife, she was furious; and the climax came in a severe lecture administered to the seamstress. "Such shameful goings on," Mrs. Rennie declared, "could not be tolerated." Mary Clement must either give up her lover or leave the house.

What could a poor girl do in such a crisis? She burst into a flood of tears, declared that she could not give up her lover, and forthwith ran up the stairs to his apartments and appealed to him for protection—an appeal to his chivalry which Edward Walpole was the last man to resist. With his strong arm supporting the weeping girl, and her head pillowed on his breast, he vowed that he would never desert her; that, as long as he lived, he would be her protector and husband—in all but in name.

After that day Mary Clement was never again seen bending over her work, blind to the admiring glances of passing gallants, and listening for the footsteps on the stairs of the man she loved. For a few too brief years she was ideally happy with her highly-placed lover and "husband." She bore him five children, of whom two boys died in infancy, and was herself then laid to rest, mourned as deeply and as long by her lover as any wife was ever mourned by her husband.

Edward Walpole had by this time become a member of Parliament, on his way to higher honors. He was later dubbed a Knight of the Bath, and was made a Privy Councillor and Chief Secretary for Ireland. But he remained true to his little seamstress, and found his chief pleasure in watching his three daughters grow daily in beauty and winsomeness. As children their beauty and pretty ways captivated all hearts. Horace Walpole, their uncle, idolized his fair nieces, and his happiest moments were spent in romping with them in his house at Strawberry Hill.

As they grew up in all the pride of young womanhood their beauty was the wonder of London. But fair and fascinating as the three Walpole beauties were, and man of distinction as their father was, the exclusive circle of the Court was closed to them by the bar sinister of their birth. They were admired, feted, petted everywhere; but the most exalted circles of society would not admit them within their pales. This exclusion, however, mattered little to the "three Graces," who enjoyed their life and conquests to the full. Nor did it damp one whit the ardor of their well-born wooers.

Laura, the eldest of the trio, was the first to wear a wedding-ring; and it was placed on her finger by an Earl's brother, the Hon. and Rev. Frederick Keppel, brother of Lord Albemarle. Of this union "Uncle Horace" wrote: "I have forgotten to tell you of a wedding in our family. My brother's eldest daughter is to be married to-morrow to Lord Albemarle's brother, a canon of Windsor. We are very happy with the match. The bride is very agreeable, sensible, and good, though not so handsome perhaps as her sisters." Laura was, in fact, the least beautiful of the three Walpoles; and her match was less brilliant than those of her sisters, although the husband lived to wear a bishop's mitre, and to sit in the House of Lords; and, as the Hon. Mrs. Keppel, she was the first to "break her birth's invidious bar," and to find a place and a welcome in the circle of the Court.

Where Laura led the way Maria and Charlotte were not slow to follow. Indeed, both, had they wished, might have preceded her to the altar, for they were besieged by tempting offers of marriage. But both knew the power of their beauty, and were in no hurry to barter it for coronets. They could afford to "bide their time" and make a deliberate choice. Maria had more than one ducal coronet laid at her feet, but she would not stoop to pick it up. Among her many titled lovers, however, was one who would not accept "No." He was James, second Earl of Waldegrave, a man no longer quite young—he was over forty—but a man of distinction in more ways than one, of high character, and great intellectual attainments. He was Governor and Privy Purse to the Prince of Wales, a Privy Councillor, Knight of the Garter, and a Teller of the Exchequer.

He was not dismayed by the knowledge that he had many younger and handsomer rivals, or by the coldness with which his advances were received. He was one of those men who do not know the meaning of defeat, and his persistence was at last rewarded by the capitulation of the fair fortress. Thus it was that one day in 1759 Maria Walpole blossomed at the altar into my Lady Waldegrave. The daughter of the tailor's apprentice was entitled to wear the coronet of a countess. Her happiness, however, was short-lived. For four years she was the happy wife of an adoring husband. Then the Earl was struck down with small-pox, and died, after an illness through which his wife nursed him with touching devotion and an entire disregard of danger to herself.

It was long before the widowed Countess reappeared in society; and then she emerged from her widow's weeds as a blossom.

tirement more lovely, if possible, than ever. Once more legions of admirers and would-be wooers swelled her train. She would have naught of any of them. Her life was wrapped up in the three daughters of her late lord, who already promised to be as fair as their mother. Each of these daughters, to anticipate, made an excellent match. One found a husband in her cousin, the fourth Earl of Waldegrave; another became Duchess of Grafton; and a third of these granddaughters of the Pall Mall seamstress married Admiral Lord Hugh Seymour, and became ancestress of the Marquis of Hertford.

But, though she had vowed herself to widowhood, it was fated that Lady Waldegrave should again become a wife—that she should make the most dazzling alliance possible to a lady not herself of Royal rank. Among her many lovers, and the most abject and adoring slave of them all, was none other than Prince William Henry, Duke of Gloucester, brother of King George III. The Duke was but a boy of nineteen, and many years younger than the widow who had stolen his heart away; but he was no boy in the ardor of his passion for and pursuit of the lovely Countess. In vain the lady protested that he was too young, and that the union was in all ways undesirable. The Prince would take no denial, listen to no protest. He vowed that he would resign a crown gladly to make her his wife, and that, if she would not consent, he would throw away his life, as worthless without her. What, in face of such passion and pleading, could the widow do but consent? And thus it came to pass that the daughter of the seamstress became the legal wife of the King's brother, a possible wearer of the Crown of England.

The story of Maria Walpole's second wedded life is too long to tell in detail. King George was naturally furious at the match, and rated his brother soundly on his indiscretion. It was bad enough that his other brother, the rakish Duke of Cumberland, should have made a wife of Mrs. Horton, a merry widow of no good repute; but that the brother he loved so well, more than



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THE FIRST POLICE-WOMAN.

Mrs. Alice Stebbins Wells, of Los Angeles, who is a duly appointed police officer, and is here seen wearing her badge.

anyone else in the world, should have taken a wife without his knowledge, although that wife was a Countess of unimpeachable character, was intolerable.

It was long before the angry King would consent to recognise the marriage; but when at last he yielded to his brother's pleadings and to the voice of love, his consent was as ungrudging as it had been reluctant. He admitted the low-born Duchess to the full rank and privileges of a Princess of the Blood; he showered smiles and favors on her; and, thus recognized as a member of the Royal Family, Maria Walpole's cup of pride and splendor was full to the brim.

Her day of power however, was not of very long duration. Her Royal husband proved to be as fickle as he had been passionate. Another charmer caught him in her toils, the Lady Almeria Carpenter; and the Duchess, realizing that her place in her husband's affection was lost, refused to continue any claim to it. She left him, and spent the last years of her life in retirement and in works of charity, leaving hundreds of humble hearts the sadder for the loss of the "good Princess." To the Prince she bore two children—a son and a daughter.

Of Charlotte, the youngest of the three Walpole Graces, the story is soon told. "I announce to you," wrote Horace Walpole, in October, 1760, "my Lady Huntingtower. I hope you will approve the match. I suppose my Lord Dysart will, as he does not know, though they have been married these two hours, that at ten o'clock this morning his son married my niece, Charlotte, at St. James's Church. And now, if you want to know the detail, there was none. *Venit, vidit, vicit.* The young lord has liked her for some time. On Saturday evening he came to my brother and made his demand. *The Princess did not know him by sight,* and did not dislike him when she did. She consented, and they were to be married this morning."

"The young lord, it appears," Horace Walpole writes in another letter, "had been in love with Charlotte for some months, but thought so little of inflaming her that yesterday evening she did not know him by sight. On that day he proposed himself as son-in-law to my brother, who, with much surprise, heard his story, but excused himself from giving an answer. He would send for Charlotte and know her mind. She was with her sister Maria, to whom she said very sensibly, 'If I were but nineteen I would refuse point-blank; for I don't like to be married in a week to a man I never saw. But I am twenty-two. It is dangerous to refuse so great a match.'"

And thus it was that the youngest daughter of the Pall Mall seamstress became the future Countess of a man whom she had never seen until a week before she

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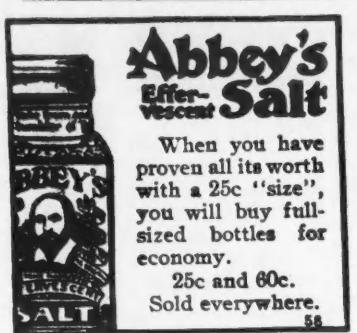
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MANY of the offerings in the stores are samples, from which no orders were made, and the purchaser has an opportunity for a rare bargain in an exclusive model. Fashions in evening gowns are not so extreme as those for daytime wear, and are much more elastic, so that a little fulness more or less than is just up to the moment, or a square-cut decolletage where it should be round, is not to be considered too seriously. Velvet gowns, that have enjoyed such a rage this winter, are beginning to look *passe* and heavy, and they may be lightened, and at the same time freshened, with tunics or draperies, with little trouble. To modernize an old satin gown, say a dark one, the best part of it will be reserved for the lower part of the skirt and the girdle. If the satin is good enough so that it need not be concealed, a dotted net is pretty and inexpensive for the tunic. It is gathered at the top and bottom, and finished with a plaited or shirred flounce of the same net—a newer idea than the satin banding so much affected. The bodice foundation is close-fitting, with seams, darts, and bones, and the net is draped over the shoulders and across the top of a very high girdle that is fashioned of the satin arranged in inch-wide plaits, symmetrically laid. The square-cut decolletage has a width of Brussels lace across it, its scalloped edge upward, giving a charming touch that is repeated in the short under-sleeves that are draped with the net. Gold and silver laces and nets help out immeasurably in the refurbishing process, since they have a brightening effect without appearing in too strong contrast to the used material. This, particularly, is true of the tarnished metals. An old silver or gold lace applied underneath the chiffon of a bought dress or one of the ready-made blouses that have been so popular this winter, makes it at once different from the stock from which it was taken.

THIS is the particular time of the year when the feminine mind, as far as fashions are concerned, is divided between speculation as to what turn the new styles will take and consideration of the problem of making the present wardrobes render adequate service until the new modes shall have been fairly launched. With separate blouses and various other accessories that women know so well how to employ, one can always manage for daytime, but, even with an extended outfit, new evening frocks are generally desirable by this time. If the old ones are not losing their freshness, it is reasonably certain that one has become tired of them. Sales in the ready-made departments are a first aid to the situation, for, however disinclined one may be toward ready-to-wear costumes, the fact remains that they offer interesting possibilities for rounding out the season, particularly as the prices are cut in half, and it happens, as it often does, that a touch here and there, that may be accomplished at home, is sufficient to transform a stock pattern gown into one that is really distinctive.

GRASS linens in lace striped effects is new among the linens and cottons for afternoon frocks. It comes in linen tone striped with a color, and it is sheer and lacey. In fancy grenadine weaves there is a plentiful array among cotton and cotton and silk mixtures. Among the black and solid colored ones the silk and cotton mixtures offer practical use. These thin cottons are being used as veilings over spotted and variously patterned slips or linings. For these slips the cotton foulards in their long range of color and design and with their glossy surfaces are effective. Allover embroidered batiste, voiles and the like are more plentiful than ever before among goods sold by the yard. And the Swiss and other filmy materials with borders embroidered by machine are captivating. These come mostly in robe patterns but not at prohibitive prices. The beaded cottons are for women who do not have to study the ways of pennies in providing the wardrobe. But the manufacturer, seeing the delight of the multitude with them, is trying to bring out woven fabrics that have a sort of French knot interweavings resembling the beads very cleverly. It is going to be a great cotton season and cottons are going to be tolerated in high places that have heretofore prohibited them, except in the most elaborate minglings of real laces and hand needle-work.

A ONE-PIECE yoke and sleeves are made of bronze chiffon cloth, finely tucked all over, while a bib of the skirt material is attached to the skirt, the top of which, preferably, is slightly above the normal line. This bib is applied so that it pouches a trifle, and is finished with a narrow braid. From the underarm the bib curves upward until it is finished in a straight line with the yoke, and the space at the sides is filled in with black satin, veiled with the bronze chiffon. Many of the blouses now are hand-beaded, some in an effective design on the front, others on the sleeves, and still others showing a combination of bead and silk embroidery. Fringe is used, then arrow-bead edging tucks or plaits, while ball fringe is telling for the same purpose. Fringes are used, too, in place of, or in conjunction with, the Antoinette ruffles. It is a pretty idea, capable of being worked out in various ways. As for sleeves, they partake of the same variety ascribed to bodices, and length and general character are almost entirely matters of individual taste. It must be said here that the sleeve that reaches just to the elbow is apt to be ungraceful. An inch above or below alters the effect surprisingly.

FOR a fancy waist, and there are many occasions upon which the blouse of dressy appearance is convenient, even if not actually appropriate, there is a new wing sleeve that is good. It is cut a shallow circular and attached to a straight line from the shoulder down, instead of at the arm side. Most dressmakers add a tiny undersleeve of *mousseline* or silk, but it is not considered a necessity. For the washable waist, one of the recent French models is of distinctly Empire effect. It is gathered to a circular yoke of fine embroidery, its own material being batiste, and just below the bust, the greater amount of fulness being at the lower edge, it is shirred three times with cords. Another model is much like it, except that it has the short sleeves and top in one piece and the body portion attached to the latter with a row of beading. *Crepe de chine* is employed for semi-tailored waists, and satin is the smartest thing for spring wear, to complete the strictly tailored costume. The latter are made as plainly as possible—usually, but not necessarily, fastening in the back. The semi-tailored blouses often have inserts of chiffon or of embroidery, and there is a good deal of rattail and braid.

AS a relief from the veiled Persian effects that have become too common to be pleasing, there is a pretty fashion of veiling soft, Dresden silks or the lightweight brocades. One model seen in a fashionable shop was of Dresden, with tiny flower clusters scattered profusely over a blue-tinted ground, veiled with a blue at least two shades deeper. The foundation was made on the kimono lines, which, although we have had them for so long a time, are not yet tiresome. A girdle of golden-brown satin had points of silver lace set at each side, and the whole was then veiled with black chiffon cloth. These veiling schemes are productive of economies in using up old materials. An old flowered silk or satin or a striped or figured silk of any kind loses its *passe* look under gauze. Even a foulard that has seen long service may reappear in this guise and possibly not be recognized by old friends. When a figured silk or satin is used as a foundation, it is not a bad idea to match it with a plain color and use the latter without veiling. There is nothing smarter and few things more handsome than the new

bordered foulards brought in for spring. Many of the most attractive pieces have borders that take up more than twenty inches of the 45 or 46 inch width of the silk. These wide borders usually have a band of solid color four or five inches wide at the edge of the piece. The rest of the border may be of Persian design in lovely green, blue, rose, lavender, gray or other color scheme to harmonize with the ground of the rest of the silk. Or the border may be oddly blocked or dotted, or it may be flowered or given a conventional design of new art suggestion.

THIS is the particular time of the year when the feminine mind, as far as fashions are concerned, is divided between speculation as to what turn the new styles will take and consideration of the problem of making the present wardrobes render adequate service until the new modes shall have been fairly launched. With separate blouses and various other accessories that women know so well how to employ, one can always manage for daytime, but, even with an extended outfit, new evening frocks are generally desirable by this time. If the old ones are not losing their freshness, it is reasonably certain that one has become tired of them. Sales in the ready-made departments are a first aid to the situation, for, however disinclined one may be toward ready-to-wear costumes, the fact remains that they offer interesting possibilities for rounding out the season, particularly as the prices are cut in half, and it happens, as it often does, that a touch here and there, that may be accomplished at home, is sufficient to transform a stock pattern gown into one that is really distinctive.

GRASS linens in lace striped effects is new among the linens and cottons for afternoon frocks. It comes in linen tone striped with a color, and it is sheer and lacey. In fancy grenadine weaves there is a plentiful array among cotton and cotton and silk mixtures. Among the black and solid colored ones the silk and cotton mixtures offer practical use. These thin cottons are being used as veilings over spotted and variously patterned slips or linings. For these slips the cotton foulards in their long range of color and design and with their glossy surfaces are effective. Allover embroidered batiste, voiles and the like are more plentiful than ever before among goods sold by the yard. And the Swiss and other filmy materials with borders embroidered by machine are captivating. These come mostly in robe patterns but not at prohibitive prices. The beaded cottons are for women who do not have to study the ways of pennies in providing the wardrobe. But the manufacturer, seeing the delight of the multitude with them, is trying to bring out woven fabrics that have a sort of French knot interweavings resembling the beads very cleverly. It is going to be a great cotton season and cottons are going to be tolerated in high places that have heretofore prohibited them, except in the most elaborate minglings of real laces and hand needle-work.

ONE of the fads for spring—and it is already a popular one at the Southern resorts—is the wearing of pretty waists with a plain skirt. This does not sound like much of a novelty, but it is, because, while there is an echo of a style that has prevailed ever since the tailored suit and the separate blouse came into vogue, there is nothing more than an echo. In the new order of things there is a close relationship between the blouse and skirt, although the former is clearly of the "separate" type. By way of example, a skirt of bronze satin cloth has a little semi-tailored blouse of *crepe de chine* that reflects the golden tones of the bronze. It is made up in soft box plaits which extend into the sleeves, and has a round yoke of dainty white net with undersleeves; also of the net, that reach two inches over the elbow. Yet, the blouse may be worn successfully with odd skirts, especially with those of black or brown satin.



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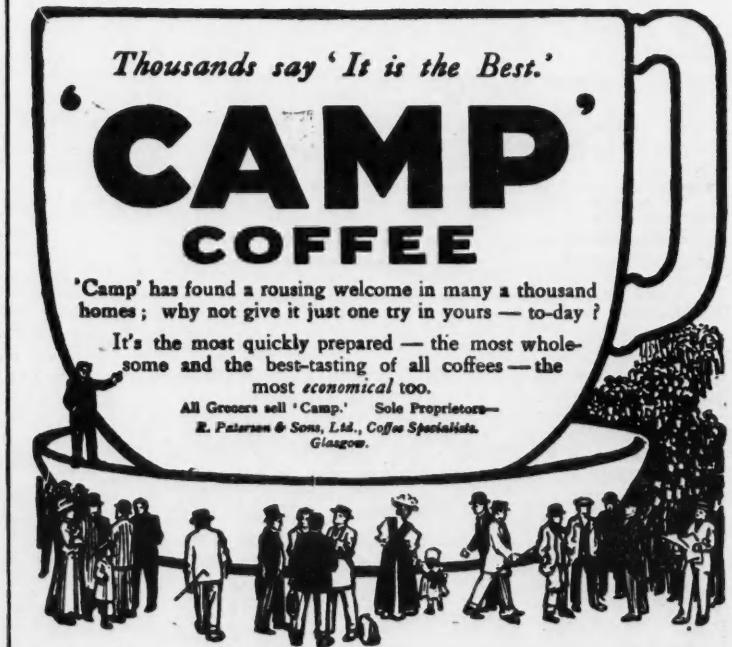
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—that excellent salt which stays fresh and dry in all kinds of weather and never "cakes" or "hardens." You will never have any trouble with Windsor Table Salt.

We should all strive to endure our troubles as cheerfully as we endure those of our friends.

The Three Graces

WHEN pretty Mary Clement was cutting out patterns in Pall Mall, says an interesting article in Modern Society, in the days when the first of the Georges was King, she indulged, no doubt, in many a day-dream of the future that awaited her; but we may be sure that in her rosie dreams she never pictured a time when a daughter of hers would be a Princess of the Blood Royal and a favorite sister-in-law of the King of England, and when her descendants should wear coronets as Dukes and Earls. And yet Fate had all this in store for the lowborn girl who plied her needle daily at the bidding of the Pall Mall tailor.

For Fortune, though she had placed Mary Clement in one of the lowliest walks of life, had dowered her with rare beauty of face and figure. So fair was she that many a gallant strolling down Pall Mall would linger for a peep at her charms through the tailor's window, and would lie in wait for her when, her day's work over, she walked to her poor home. But Mary Clement was as modest and chaste as she was lovely; and to one and all of these would-be lovers she turned a cold and contemptuous shoulder.

There was one, however, to whom, in spite of herself, she could not long be cold. In the room above the tailor's shop lived Edward Walpole, second son of the famous Prime Minister, a young man who had inherited much of his father's good looks and brains, and who, just returned from the grand tour, was leading the life of a man of rank and fashion in town. On his way to his apartments this young gallant had caught many a glimpse of the beautiful seamstress, her dainty head, with its wealth of golden hair, bent industriously over her work, and had been rewarded by more than one upward glance from a pair of lovely blue eyes. It is little wonder that a vision so fair and so unexpected made its impression on a heart that was not a little susceptible to female charms.

A bow and a pleasant word in passing were followed by stolen interviews when the tailor was not on guard, and the spark of love was fanned into a flame which neither of the lovers sought nor cared to quench. When news of these "carryings on" came to the ears of the tailor's wife, she was furious; and the climax came in a severe lecture administered to the seamstress. "Such shameful goings on," Mrs. Rennie declared, "could not be tolerated." Mary Clement must either give up her lover or leave the house.

What could a poor girl do in such a crisis? She burst into a flood of tears, declared that she could not give up her lover, and forthwith ran up the stairs to his apartments and appealed to him for protection—an appeal to his chivalry which Edward Walpole was the last man to resist. With his strong arm supporting the weeping girl, and her head pillowed on his breast, he vowed that he would never desert her; that, as long as he lived, he would be her protector and husband—in all but in name.

After that day Mary Clement was never again seen bending over her work, blind to the admiring glances of passing gallants, and listening for the footsteps on the stairs of the man she loved. For a few too brief years she was ideally happy with her highly-placed lover and "husband." She bore him five children, of whom two boys died in infancy, and was herself then laid to rest, mourned as deeply and as long by her lover as any wife was ever mourned by her husband.

Edward Walpole had by this time become a member of Parliament, on his way to higher honors. He was later dubbed Knight of the Bath, and was made a Privy Councillor and Chief Secretary for Ireland. But he remained true to his little seamstress, and found his chief pleasure in watching his three daughters grow daily in beauty and winsomeness. As children their beauty and pretty ways captivated all hearts. Horace Walpole, their uncle, idolized his fair nieces, and his happiest moments were spent in romping with them in his house at Strawberry Hill.

As they grew up in all the pride of young womanhood their beauty was the wonder of London. But fair and fascinating as the three Walpole beauties were, and man of distinction as their father was, the exclusive circle of the Court was closed to them by the bar sinister of their birth. They were admired, feted, petted everywhere; but the most exalted circles of society would not admit them within their pales. This exclusion, however, mattered little to the "three Graces," who enjoyed their life and conquests to the full. Nor did it damp one whit the ardor of their well-born wooers.

Laura, the eldest of the trio, was the first to wear a wedding-ring; and it was placed on her finger by an Earl's brother, the Hon. and Rev. Frederick Keppel, brother of Lord Albemarle. Of this union "Uncle Horace" wrote: "I have forgotten to tell you of a wedding in our family. My brother's eldest daughter is to be married to-morrow to Lord Albemarle's brother, a canon of Windsor. We are very happy with the match. The bride is very agreeable, sensible, and good, though not so handsome perhaps as her sisters." Laura was, in fact, the least beautiful of the three Walpoles; and her match was less brilliant than those of her sisters, although the husband lived to wear a bishop's mitre, and to sit in the House of Lords; and, as the Hon. Mrs. Keppel, she was the first to "break her birth's invidious bar," and to find a place and a welcome in the circle of the Court.

Where Laura led the way Maria and Charlotte were not slow to follow. Indeed, both, had they wished, might have preceded her to the altar, for they were besieged by tempting offers of marriage. But both knew the power of their beauty, and were in no hurry to barter it for coronets. They could afford to "bide their time" and make a deliberate choice. Maria had more than one ducal coronet laid at her feet, but she would not stoop to pick it up. Among her many titled lovers, however, was one who would not accept "No." He was James, second Earl of Waldegrave, a man no longer quite young—he was over forty—but a man of distinction in more ways than one, of high character, and great intellectual attainments. He was Governor and Privy Purse to the Prince of Wales, a Privy Councillor, Knight of the Garter, and a Teller of the Exchequer.

He was not dismayed by the knowledge that he had many younger and handsomer rivals, or by the coldness with which his advances were received. He was one of those men who do not know the meaning of defeat, and his persistence was at last rewarded by the capitulation of the fair fortress. Thus it was that one day in 1759 Maria Walpole blossomed at the altar into my Lady Waldegrave. The daughter of the tailor's apprentice was entitled to wear the coronet of a countess. Her happiness, however, was short-lived. For four years she was the happy wife of an adoring husband. Then the Earl was struck down with small-pox, and died, after an illness through which his wife nursed him with touching devotion and an entire disregard of danger to herself.

It was long before the widowed Countess reappeared in society; and then she emerged from her

retirement more lovely, if possible, than ever. Once more legions of admirers and would-be wooers swelled her train. She would have naught of any of them. Her life was wrapped up in the three daughters of her late lord, who already promised to be as fair as their mother. Each of these daughters, to anticipate, made an excellent match. One found a husband in her cousin, the fourth Earl of Waldegrave; another became Duchess of Grafton; and a third of these granddaughters of the Pall Mall seamstress married Admiral Lord Hugh Seymour, and became ancestress of the Marquis of Hertford.

But, though she had vowed herself to widowhood, it was fated that Lady Waldegrave should again become a wife—that she should make the most dazzling alliance possible to a lady not herself of Royal rank. Among her many lovers, and the most ardent and adoring slave of them all, was none other than Prince William Henry, Duke of Gloucester, brother of King George III. The Duke was but a boy of nineteen, and many years younger than the widow who had stolen his heart away; but he was no boy in the ardor of his passion for and pursuit of the lovely Countess. In vain the lady protested that he was too young, and that the union was in all ways undesirable. The Prince would take no denial, listen to no protest. He vowed that he would resign a crown gladly to make her his wife, and that, if she would not consent, he would throw away his life, as worthless without her. What, in face of such passion and pleading, could the widow do but consent? And thus it came to pass that the daughter of the seamstress became the legal wife of the King's brother, a possible wearer of the Crown of England.

The story of Maria Walpole's second wedded life is too long to tell in detail. King George was naturally furious at the match, and rated his brother soundly on his indiscretion. It was bad enough that his other brother, the rakish Duke of Cumberland, should have made a wife of Mrs. Horton, a merry widow of no good repute; but that the brother he loved so well, more than



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THE FIRST POLICE-WOMAN.

Mrs. Alice Stebbins Wells, of Los Angeles, who is a duly appointed police officer, and is here seen wearing her badge.

anyone else in the world, should have taken a wife without his knowledge, although that wife was a Countess of unimpeachable character, was intolerable.

It was long before the angry King would consent to recognise the marriage; but when at last he yielded to his brother's pleadings and to the voice of love, his consent was as ungrudging as it had been reluctant. He admitted the low-born Duchess to the full rank and privileges of a Princess of the Blood; he showered smiles and favors on her; and, thus recognized as a member of the Royal Family, Maria Walpole's cup of pride and splendor was full to the brim.

Her day of power however, was not of very long duration. Her Royal husband proved to be as fickle as he had been passionate. Another charmer caught him in her toils, the Lady Almeria Carpenter; and the Duchess, realizing that her place in her husband's affection was lost, refused to continue any claim to it. She left him, and spent the last years of her life in retirement and in works of charity, leaving hundreds of humble hearts the sadder for the loss of the "good Princess." To the Prince she bore two children—a son and a daughter.

Of Charlotte, the youngest of the three Walpole Graces, the story is soon told. "I announce to you," wrote Horace Walpole, in October, 1760, "my Lady Huntingtower. I hope you will approve the match. I suppose my Lord Dysart will, as he does not know, though they have been married these two hours, that at ten o'clock this morning his son married my niece, Charlotte, at St. James's Church. And now, if you want to know the detail, there was none. *Venit, vidit, vicit.* The young lord has liked her for some time. On Saturday night he came to my brother and made his demand. *The Princess did not know him by sight,* and did not dislike him when she did. She consented, and they were to be married this morning."

"The young lord, it appears," Horace Walpole writes in another letter, "had been in love with Charlotte for some months, but though so little of inflaming her that yesterday night she did not know him by sight. On that day he proposed himself as son-in-law to my brother, who, with much surprise, heard his story, but excused himself from giving an answer. He would send for Charlotte and know her mind. She was with her sister Maria, to whom she said very sensibly, 'If I were but nineteen I would refuse point-blank; for I don't like to be married in a week to a man I never saw. But I am twenty-two. It is dangerous to refuse so great a match.'

And thus it was that the youngest daughter of the Pall Mall seamstress became the future Countess of a man whom she had never seen until a week before she

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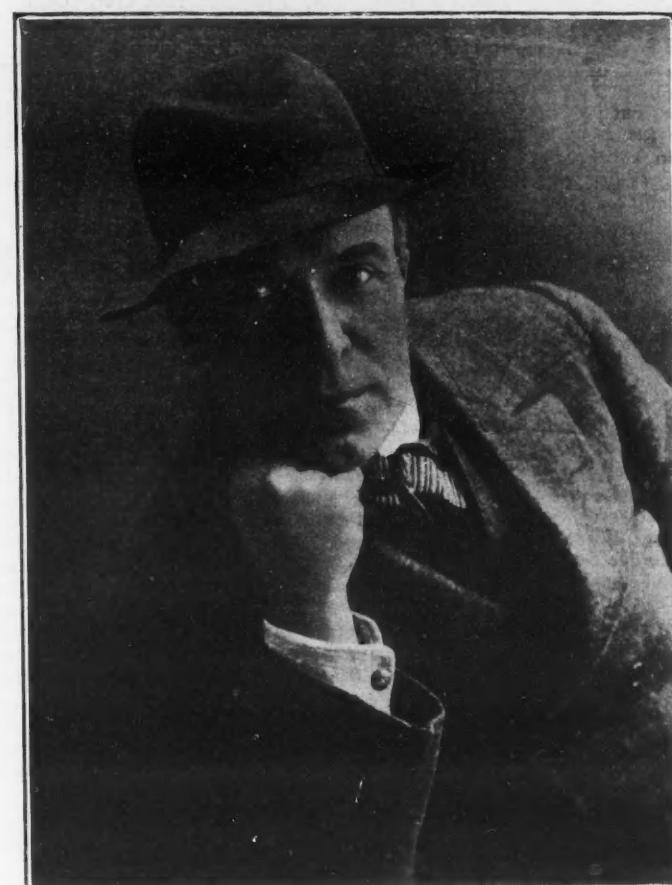
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ALBERT CHEVALIER.

The famous character actor who will be seen in the comedy "Daddy Dutard," at the Royal Alexandra Theatre next week.

American Women.

THE chorus of praise of American women is rudely broken by the discordant voices of two Hindu ladies of high rank, who thus reverse the usual custom by assuming for the Orient that liberty which the Occident has long enjoyed. The criticisms are presented by the Baba Bharati in his magazine, formerly called the *Light of India* now appearing under the title *East and West*. The Haharani of Baroda, wife of the Gaekwar, has twice visited the United States. Her remarks are reported as follows:

The women of your big, vast, young country, I confess, disappointed me. I had heard so much of them; that they equalled the French women in their two most striking qualities of chic and vivacity; that they dressed far better than the English women; were as coquettish, though in franker way, than the Spanish; that they were, in short, as fascinating as the most fascinating women in the world—the Russian. Well, they are not. They are less chic than the French women, because their clothes are more exaggerated, less becoming and not always appropriate to the occasion. They dress better than the English women? More conspicuously, perhaps, but their clothing is not so durable, suggests nothing of the solid qualities of modesty and station, as do the tweeds and broadcloths worn by the English. Their coquetry is not attractive, for it possesses no subtlety. The manner of the American woman who wishes to attract a man is that of the boy who wants to play golf with him—as frank, as devoid of poetry. I understand that some American women make the proposals of marriage. That I do not doubt after watching them make themselves "agreeable" to

a man at dinner. I am not surprised that American men do not make love well. The women save them the trouble. As for the fascinations of the Russian women. No! No! No! The Russian women are soft and feminine. The American women are masculine. The only softness about them is in the stuffs with which they drape themselves—not in their souls.

The Princess Prativa, who was interviewed in London, had this to say: The women of the rest of the world are so unhappy. We of India alone know the art of happiness. We judge a nation by the status of its women, and the status of the American women is eternal unrest. One woman once said to me: "I have nothing but money, and I'm tired of that!" They lack that calm centre of philosophy without which life is a whirlpool and the world is in a vast turmoil. They talk loudly, they try to be sprightly, and only succeed in making ugly faces. They are not enough alone. They do not read enough. They chatter too much and think too little.

THE showman was in his element. Before an admiring crowd of country yokels he was dilating upon the virtues of his wax-works collection, gathered upon the village green. Turning to the effigy of a thin, attenuated gentleman in gorgeous garb, he exclaimed:

"Now this, gentlemen, this is the cream of the 'ole collection. You'd be surprised if I was to tell you wot I paid for 'im. 'E's taken from life, 'e is. 'E's—"

"Stow the guff, mister, and come to the point!" interrupted a voice. "Tell us 'o 'e is!"

"E's George IV., gentlemen; Emperor of Hindia, one of the greatest

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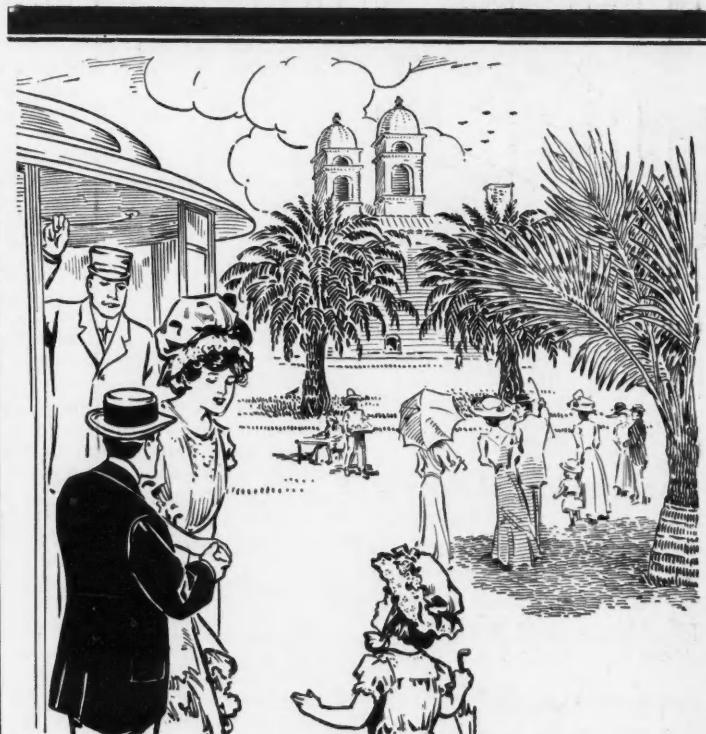
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English monarchs since the time of William the Conqueror."

"But I thought," interposed a small man, in blue glasses, determined to get full value for the three-pence admission he had paid, "that George IV. was a very stout man."

"Very likely he was, sir," replied the showman; "but if you'd been 'ere as long as 'e 'as without even a mouthful of food, you'd 'ave shrunk a bit yourself."—London Answers.

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